



LIFE AND ACCIDENT AND HEALTH COMPANIES—ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2008
OF THE CONDITION AND AFFAIRS OF THE
HumanaDental Insurance Company

NAIC Group Code	0119	0119	NAIC Company Code	70580	Employer's ID Number	39-0714280
	(Current Period)	(Prior Period)				
Organized under the Laws of	Wisconsin			State of Domicile or Port of Entry	Wisconsin	
Country of Domicile	United States					
Incorporated/Organized	01/01/1908			Commenced Business	10/12/1908	
Statutory Home Office	1100 Employers Boulevard			DePere, WI 54115		
	(Street and Number)			(City or Town, State and Zip Code)		
Main Administrative Office	1100 Employers Boulevard			DePere, WI 54115	920-336-1100	
	(Street and Number)			(City or Town, State and Zip Code)	(Area Code) (Telephone Number)	
Mail Address	PO Box 740036			Louisville, KY 40201-7436		
	(Street and Number or P.O. Box)			(City or Town, State and Zip Code)		
Primary Location of Books and Records	1100 Employers Boulevard			DePere, WI 54115	920-336-1100	
	(Street and Number)			(City or Town, State and Zip Code)	(Area Code) (Telephone Number)	
Internet Website Address	www.humana.com					
Statutory Statement Contact	Cathy Staebler			502-580-2712		
	(Name)			(Area Code) (Telephone Number) (Extension)		
	cstaebler@humana.com			502-580-2099		
	(E-mail Address)			(FAX Number)		

OFFICERS

Name	Title	Name	Title
Gerald Lawrence Ganoni	President	Joan Olliges Lenahan	Vice President and Secretary
James Harry Bloem	Sr. VP, CFO & Treasurer	Frank Murray Amrine	Appointed Actuary

OTHER OFFICERS

George Grant Bauernfeind	Vice President	John Gregory Catron	Vice President
Jonathan Thomas Lord M.D.	Sr. Vice President	John Edward Lumpkins #	Vice President
Mark Matthew Matzke	Chief Operating Officer	Kathleen Stephenson Pellegrino	Vice President & Asst. Secretary
Gilbert Alan Stewart #	Vice President	William Joseph Tait	Vice President
Gary Dean Thompson	Vice President		

DIRECTORS OR TRUSTEES

James Harry Bloem	Jonathan Thomas Lord M.D.	Michael Benedict McCallister	James Elmer Murray
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State ofKentucky.....

County ofJefferson..... ss

The officers of this reporting entity, being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures Manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Gerald Lawrence Ganoni President	Joan Olliges Lenahan Vice President and Secretary	James Harry Bloem Sr. VP, CFO & Treasurer
a. Is this an original filing? Yes [X] No []		
b. If no,		
1. State the amendment number		
2. Date filed		
3. Number of pages attached		
Subscribed and sworn to before me this 17th day of February, 2009		
Myra Carpenter, Notary Public August 9, 2009		

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	73,443,745		73,443,745	77,171,885
2. Stocks (Schedule D):				
2.1 Preferred stocks	349,160		349,160	725,000
2.2 Common stocks	2,655,502		2,655,502	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances).....			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$ (1,425,090) , Schedule E - Part 1), cash equivalents (\$8,999,985 , Schedule E - Part 2) and short-term investments (\$5,997,392 , Schedule DA).....	13,572,287		13,572,287	16,088,069
6. Contract loans (including \$premium notes)			0	0
7. Other invested assets (Schedule BA)	0	0	0	0
8. Receivables for securities			0	0
9. Aggregate write-ins for invested assets	0	0	0	0
10. Subtotals, cash and invested assets (Lines 1 to 9)	90,020,694	0	90,020,694	93,984,954
11. Title plants less \$charged off (for Title insurers only).....			0	0
12. Investment income due and accrued	680,638		680,638	802,935
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	1,721,177	70,688	1,650,489	1,415,830
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$earned but unbilled premium).....			0	0
13.3 Accrued retrospective premiums.....			0	0
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers			0	0
14.2 Funds held by or deposited with reinsured companies			0	0
14.3 Other amounts receivable under reinsurance contracts			0	0
15. Amounts receivable relating to uninsured plans	429,074	41,564	387,510	133,579
16.1 Current federal and foreign income tax recoverable and interest thereon			0	0
16.2 Net deferred tax asset.....	1,380,041	645,876	734,165	146,087
17. Guaranty funds receivable or on deposit			0	0
18. Electronic data processing equipment and software.....	148,445	41,068	107,377	114,887
19. Furniture and equipment, including health care delivery assets (\$)	800,340	800,340	0	0
20. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
21. Receivables from parent, subsidiaries and affiliates	119,881		119,881	0
22. Health care (\$) and other amounts receivable.....	208,277		208,277	12,587
23. Aggregate write-ins for other than invested assets	1,374,835	1,374,835	0	0
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23).....	96,883,402	2,974,371	93,909,031	96,610,859
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	0
26. Total (Lines 24 and 25)	96,883,402	2,974,371	93,909,031	96,610,859
DETAILS OF WRITE-INS				
0901.				
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998)(Line 9 above)	0	0	0	0
2301. Prepaid Assets.....	1,374,835	1,374,835	0	0
2302.				
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	1,374,835	1,374,835	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$0 (Exhibit 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	0	0
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 17, Col. 1)(including \$0 Modco Reserve)	225,099	166,799
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	0	0
4. Contract claims: 4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	0	0
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	15,656,544	13,173,185
5. Policyholders' dividends \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)	0	0
6. Provision for policyholders' dividends and coupons payable in following calendar year—estimated amounts: 6.1 Dividends apportioned for payment (including \$ Modco)	0	0
6.2 Dividends not yet apportioned (including \$ Modco)	0	0
6.3 Coupons and similar benefits (including \$ Modco)	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$5,529,333 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)	5,529,333	7,687,831
9. Contract liabilities not included elsewhere: 9.1 Surrender values on canceled contracts	0	0
9.2 Provision for experience rating refunds, including \$ accident and health experience rating refunds	0	0
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ ceded	0	0
9.4 Interest Maintenance Reserve (IMR, Line 6)	449,922	138,596
10. Commissions to agents due or accrued-life and annuity contracts \$ accident and health \$2,949,632 and deposit-type contract funds \$	2,949,632	2,094,484
11. Commissions and expense allowances payable on reinsurance assumed	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	4,016,365	3,837,191
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)	0	0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	746,030	890,413
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)	0	0
15.2 Net deferred tax liability	0	0
16. Unearned investment income	0	0
17. Amounts withheld or retained by company as agent or trustee	43,394	36,228
18. Amounts held for agents' account, including \$ agents' credit balances	0	0
19. Remittances and items not allocated	0	0
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	0	0
22. Borrowed money \$ and interest thereon \$	0	0
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities: 24.1 Asset valuation reserve (AVR, Line 16, Col. 7)	69,043	210,390
24.2 Reinsurance in unauthorized companies	0	0
24.3 Funds held under reinsurance treaties with unauthorized reinsurers	0	0
24.4 Payable to parent, subsidiaries and affiliates	0	1,861,092
24.5 Drafts outstanding	0	0
24.6 Liability for amounts held under uninsured plans	403,289	286,753
24.7 Funds held under coinsurance	0	0
24.8 Payable for securities	0	0
24.9 Capital notes \$ and interest thereon \$	0	0
25. Aggregate write-ins for liabilities	30,668	597,784
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	30,119,319	30,980,747
27. From Separate Accounts statement	0	0
28. Total liabilities (Lines 26 and 27)	30,119,319	30,980,747
29. Common capital stock	2,600,000	2,600,000
30. Preferred capital stock	0	0
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	0	0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	15,000,000	15,000,000
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	46,189,712	48,030,112
36. Less treasury stock, at cost: 36.1 shares common (value included in Line 29 \$)	0	0
36.2 shares preferred (value included in Line 30 \$)	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	61,189,712	63,030,112
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	63,789,712	65,630,112
39. Totals of Lines 28 and 38 (Page 2, Line 26, Col. 3)	93,909,031	96,610,859
DETAILS OF WRITE-INS		
2501. Securities Lending Payable.....	22,708	0
2502. Miscellaneous Payable.....	7,960	0
2503. Unclaimed Property.....	0	597,784
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	30,668	597,784
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	296,427,719	301,725,155
2. Considerations for supplementary contracts with life contingencies		0
3. Net investment income (Exhibit of Net Investment Income, Line 17)	3,960,341	3,957,026
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	95,053	37,542
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	0	0
7. Reserve adjustments on reinsurance ceded		0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		0
8.2 Charges and fees for deposit-type contracts		0
8.3 Aggregate write-ins for miscellaneous income	141,524	119,192
9. Totals (Lines 1 to 8.3)	300,624,637	305,838,915
10. Death benefits		0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	0	0
13. Disability benefits and benefits under accident and health contracts	198,822,132	205,946,583
14. Coupons, guaranteed annual pure endowments and similar benefits		0
15. Surrender benefits and withdrawals for life contracts		0
16. Group conversions		0
17. Interest and adjustments on contract or deposit-type contract funds		0
18. Payments on supplementary contracts with life contingencies		0
19. Increase in aggregate reserves for life and accident and health contracts		900
20. Totals (Lines 10 to 19)	198,822,132	205,947,483
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	26,738,777	27,408,116
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	0	0
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4)	28,240,578	30,543,739
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	8,616,094	8,678,970
25. Increase in loading on deferred and uncollected premiums		0
26. Net transfers to or (from) Separate Accounts net of reinsurance		0
27. Aggregate write-ins for deductions	0	0
28. Totals (Lines 20 to 27)	262,417,581	272,578,308
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	38,207,056	33,260,607
30. Dividends to policyholders		0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	38,207,056	33,260,607
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	14,468,751	10,758,902
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	23,738,305	22,501,705
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$(577,592) (excluding taxes of \$218,821 transferred to the IMR)	(1,072,669)	(12,924)
35. Net income (Line 33 plus Line 34)	22,665,636	22,488,781
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	65,630,112	63,899,790
37. Net income (Line 35)	22,665,636	22,488,781
38. Change in net unrealized capital gains (losses) less capital gains tax of \$		0
39. Change in net unrealized foreign exchange capital gain (loss)		0
40. Change in net deferred income tax	1,233,954	(535,954)
41. Change in nonadmitted assets	(881,337)	(166,362)
42. Change in liability for reinsurance in unauthorized companies	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease (Exhibit 5A, Line 9999999, Col. 4)	0	0
44. Change in asset valuation reserve	141,347	(56,143)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period		0
47. Other changes in surplus in Separate Accounts statement	0	0
48. Change in surplus notes	0	0
49. Cumulative effect of changes in accounting principles		0
50. Capital changes:		
50.1 Paid in		0
50.2 Transferred from surplus (Stock Dividend)		0
50.3 Transferred to surplus		0
51. Surplus adjustment:		
51.1 Paid in		0
51.2 Transferred to capital (Stock Dividend)		0
51.3 Transferred from capital		0
51.4 Change in surplus as a result of reinsurance		0
52. Dividends to stockholders	(25,000,000)	(20,000,000)
53. Aggregate write-ins for gains and losses in surplus	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	(1,840,400)	1,730,322
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	63,789,712	65,630,112
DETAILS OF WRITE-INS		
08.301. Access Fees	114,000	114,000
08.302. Miscellaneous Income	27,524	5,192
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	141,524	119,192
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0
5301.		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)	0	0

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance.....	294,019,746	307,524,013
2. Net investment income.....	4,441,710	4,514,899
3. Miscellaneous income.....	141,524	119,192
4. Total (Lines 1 through 3).....	298,602,980	312,158,104
5. Benefit and loss related payments.....	196,280,474	207,695,853
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions.....	62,879,051	66,520,396
8. Dividends paid to policyholders.....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$(577,592) tax on capital gains (losses).....	13,891,159	10,751,943
10. Total (Lines 5 through 9).....	273,050,684	284,968,192
11. Net cash from operations (Line 4 minus Line 10).....	25,552,296	27,189,912
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	81,955,509	34,514,486
12.2 Stocks.....	70,687,744	0
12.3 Mortgage loans.....	0	0
12.4 Real estate.....	0	0
12.5 Other invested assets.....	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	0	1,316
12.7 Miscellaneous proceeds.....	244	0
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	152,643,497	34,515,802
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	0	31,899,612
13.2 Stocks.....	78,995,144	0
13.3 Mortgage loans.....	73,343,246	0
13.4 Real estate.....	0	0
13.5 Other invested assets.....	0	0
13.6 Miscellaneous applications.....	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6).....	152,338,390	31,899,612
14. Net increase (decrease) in contract loans and premium notes.....	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14).....	305,107	2,616,190
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....	0	0
16.2 Capital and paid in surplus, less treasury stock.....	0	0
16.3 Borrowed funds.....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	0	0
16.5 Dividends to stockholders.....	25,000,000	20,000,000
16.6 Other cash provided (applied).....	(3,373,185)	2,256,445
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(28,373,185)	(17,743,555)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	(2,515,782)	12,062,547
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	16,088,069	4,025,522
19.2 End of year (Line 18 plus Line 19.1).....	13,572,287	16,088,069

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE HumanaDental Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
	Total	Industrial Life	3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts	Credit Life (Group and Individual)	7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts	296,427,719	.0	.0	.0		.0	.0	.0	280,983,073	.0	15,444,646	
2. Considerations for supplementary contracts with life contingencies .....	.0											
3. Net investment income	3,960,341								3,753,997		206,344	
4. Amortization of Interest Maintenance Reserve (IMR)	95,053								90,100		4,953	
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	.0											
6. Commissions and expense allowances on reinsurance ceded .....	.0	.0	.0	.0		.0	.0	.0	.0	.0	.0	.0
7. Reserve adjustments on reinsurance ceded .....	.0											
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts .....	.0											
8.2 Charges and fees for deposit-type contracts .....	.0											
8.3 Aggregate write-ins for miscellaneous income	141,524	0	0	0	0	0	0	0	140,090	0	1,434	0
9. Totals (Lines 1 to 8.3)	300,624,637	0	0	0	0	0	0	0	284,967,260	0	15,657,376	0
10. Death benefits .....	.0											
11. Matured endowments (excluding guaranteed annual pure endowments) .....	.0	.0	.0				.0					
12. Annuity benefits .....	.0			.0				.0				
13. Disability benefits and benefits under accident and health contracts	198,822,132								191,449,199	.0	7,372,933	
14. Coupons, guaranteed annual pure endowments and similar benefits .....	.0											
15. Surrender benefits and withdrawals for life contracts .....	.0											
16. Group conversions .....	.0											
17. Interest and adjustments on contract or deposit-type contract funds .....	.0											
18. Payments on supplementary contracts with life contingencies .....	.0											
19. Increase in aggregate reserves for life and accident and health contracts	0											
20. Totals (Lines 10 to 19)	198,822,132	.0	.0	.0	.0	.0	.0	.0	191,449,199	.0	7,372,933	.0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	26,738,778	.0	.0	.0		.0	.0	.0	25,493,769	.0	1,245,009	.0
22. Commissions and expense allowances on reinsurance assumed .....	.0	.0	.0	.0		.0	.0	.0	.0	.0	.0	.0
23. General insurance expenses	28,240,577								25,686,406	.0	2,554,171	.0
24. Insurance taxes, licenses and fees, excluding federal income taxes	8,616,094								8,167,173	.0	448,921	.0
25. Increase in loading on deferred and uncollected premiums .....	.0											
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	.0											
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	262,417,581	0	0	0	0	0	0	0	250,796,547	0	11,621,034	0
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	38,207,055	.0	.0	.0	.0	.0	.0	.0	34,170,713	.0	4,036,342	.0
30. Dividends to policyholders	0								0	0	0	
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	38,207,055	.0	.0	.0	.0	.0	.0	.0	34,170,713	.0	4,036,342	.0
32. Federal income taxes incurred (excluding tax on capital gains)	14,468,751								12,940,216		1,528,535	
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	23,738,304	0	0	0	0	0	0	0	21,230,497	0	2,507,807	0
DETAILS OF WRITE-INS												
08.301. Access Fees	114,000								114,000			
08.302. Miscellaneous	27,524								26,090		1,434	
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	141,524	0	0	0	0	0	0	0	140,090	0	1,434	0
2701.												
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Includes the following amounts for FEGLI/SGLI: Line 1 Line 10 Line 16 Line 23 Line 24

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	Ordinary			6	Group	
	Total	Industrial Life	3	4	5	Credit Life (Group and Individual)	7	8
			Life Insurance	Individual Annuities	Supplementary Contracts		Life Insurance	Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year .....	.0	.0	.0	.0	.0	.0	.0	.0
2. Tabular net premiums or considerations .....	.0							
3. Present value of disability claims incurred .....	.0				.XXX			
4. Tabular interest								
5. Tabular less actual reserve released .....	.0							
6. Increase in reserve on account of change in valuation basis .....	.0							
7. Other increases (net)	0							
8. Totals (Lines 1 to 7)	0	0	0	0	0	0	0	0
9. Tabular cost .....	.0				.XXX			
10. Reserves released by death .....	.0			.XXX	.XXX			.XXX
11. Reserves released by other terminations (net) .....	.0							
12. Annuity, supplementary contract, and disability payments involving life contingencies .....	.0							
13. Net transfers to or (from) Separate Accounts	0							
14. Total deductions (Lines 9 to 13)	0	0	0	0	0	0	0	0
15. Reserve December 31, current year	0	0	0	0	0	0	0	0

NONE

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....685,958	.....767,518
1.1	Bonds exempt from U.S. tax	(a) .....1,041,951	.....826,397
1.2	Other bonds (unaffiliated)	(a) .....1,874,964	.....1,886,662
1.3	Bonds of affiliates	(a) .....0	.....
2.1	Preferred stocks (unaffiliated)	(b) .....31,742	.....31,742
2.11	Preferred stocks of affiliates	(b) .....0	.....
2.2	Common stocks (unaffiliated) .....	.....52,282	.....52,282
2.21	Common stocks of affiliates .....	.....0	.....
3.	Mortgage loans	(c) .....	.....
4.	Real estate	(d) .....	.....
5.	Contract loans.....	.....	.....
6.	Cash, cash equivalents and short-term investments	(e) .....297,338	.....297,338
7.	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....130,928	.....130,928
10.	Total gross investment income	4,115,163	3,992,867
11.	Investment expenses		(g) .....15,360
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) .....17,166
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....32,526
17.	Net investment income (Line 10 minus Line 16)		3,960,341
DETAILS OF WRITE-INS			
0901.	Securities Lending Income.....	.....133,527	.....133,527
0902.	Miscellaneous Investment Income.....	.....(2,599)	.....(2,599)
0903.	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	130,928	130,928
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 through 1503) plus 1598 (Line 15, above)		0

(a) Includes \$35,198 accrual of discount less \$394,271 amortization of premium and less \$406,354 paid for accrued interest on purchases.
(b) Includes \$ accrual of discount less \$ amortization of premium and less \$0 paid for accrued dividends on purchases.
(c) Includes \$0 accrual of discount less \$0 amortization of premium and less \$ paid for accrued interest on purchases.
(d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
(e) Includes \$226,222 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
(f) Includes \$ accrual of discount less \$ amortization of premium.
(g) Includes \$15,360 investment expenses and \$17,166 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes \$ interest on surplus notes and \$ interest on capital notes.
(i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5.
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....	.....20,942	.....	.....20,942	.....	.....
1.1	Bonds exempt from U.S. tax .....	.....553,640	.....(134,498)	.....419,142	.....	.....
1.2	Other bonds (unaffiliated) .....	.....38,364	.....(887,150)	.....(848,786)	.....	.....
1.3	Bonds of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.1	Preferred stocks (unaffiliated) .....	.....0	.....(375,840)	.....(375,840)	.....0	.....0
2.11	Preferred stocks of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.2	Common stocks (unaffiliated) .....	.....0	.....0	.....0	.....0	.....0
2.21	Common stocks of affiliates .....	.....0	.....0	.....0	.....0	.....0
3.	Mortgage loans .....	.....0	.....0	.....0	.....0	.....0
4.	Real estate .....	.....0	.....0	.....0	.....0	.....0
5.	Contract loans .....	.....	.....	.....0	.....	.....
6.	Cash, cash equivalents and short-term investments .....	.....244	.....	.....244	.....	.....
7.	Derivative instruments .....	.....	.....	.....0	.....	.....
8.	Other invested assets .....	.....0	.....0	.....0	.....0	.....0
9.	Aggregate write-ins for capital gains (losses) .....	.....(459,583)	.....0	.....(459,583)	.....0	.....0
10.	Total capital gains (losses)	153,607	(1,397,488)	(1,243,881)	0	0
DETAILS OF WRITE-INS						
0901.	Securities Lending Impairment.....	.....(459,583)	.....	.....(459,583)	.....	.....
0902.	.....	.....	.....	.....	.....	.....
0903.	.....	.....	.....	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0	.....0	.....0	.....0
0999.	Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	(459,583)	0	(459,583)	0	0

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE HumanaDental Insurance Company

EXHIBIT 1 - PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH POLICIES AND CONTRACTS

	1	2	Ordinary		5	Group		Accident and Health			11
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected .....	.0										
2. Deferred and accrued .....	.0										
3. Deferred , accrued and uncollected:											
3.1 Direct .....	.0										
3.2 Reinsurance assumed .....	.0										
3.3 Reinsurance ceded .....	.0										
3.4 Net (Line 1 + Line 2) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. Advance .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. Line 3.4 - Line 4 .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. Collected during year:											
6.1 Direct .....	.0										
6.2 Reinsurance assumed .....	.0										
6.3 Reinsurance ceded .....	.0										
6.4 Net .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
7. Line 5 + Line 6.4 .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8. Prior year (uncollected + deferred and accrued - advance) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9. First year premiums and considerations:											
9.1 Direct .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9.3 Reinsurance ceded .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9.4 Net (Line 7 - Line 8) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct .....	.0										
10.2 Reinsurance assumed .....	.0										
10.3 Reinsurance ceded .....	.0										
10.4 Net .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
RENEWAL											
11. Uncollected	1,721,177							1,721,177			
12. Deferred and accrued .....	.0										
13. Deferred, accrued and uncollected:											
13.1 Direct	1,721,177							1,721,177			
13.2 Reinsurance assumed .....	.0										
13.3 Reinsurance ceded .....	.0										
13.4 Net (Line 11 + Line 12)	1,721,177	.0	.0	.0	.0	.0	.0	1,721,177	.0	.0	.0
14. Advance	5,529,333	.0	.0	.0	.0	.0	.0	5,529,333	.0	.0	.0
15. Line 13.4 - Line 14	(3,808,156)	.0	.0	.0	.0	.0	.0	(3,808,156)	.0	.0	.0
16. Collected during year:											
16.1 Direct	303,532,721		6,959,002	2,507,710				278,575,100		15,490,909	
16.2 Reinsurance assumed .....	.0										
16.3 Reinsurance ceded	9,512,975		6,959,002	2,507,710						46,263	
16.4 Net	294,019,746	.0	.0	.0	.0	.0	.0	278,575,100	.0	15,444,646	.0
17. Line 15 + Line 16.4	290,211,590	.0	.0	.0	.0	.0	.0	274,766,944	.0	15,444,646	.0
18. Prior year (uncollected + deferred and accrued - advance)	(6,216,129)	.0	.0	.0	.0	.0	.0	(6,216,129)	.0	.0	.0
19. Renewal premiums and considerations:											
19.1 Direct	305,940,694	.0	6,959,002	2,507,710	.0	.0	.0	280,983,073	.0	15,490,909	.0
19.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19.3 Reinsurance ceded	9,512,975	.0	6,959,002	2,507,710	.0	.0	.0	.0	.0	46,263	.0
19.4 Net (Line 17 - Line 18)	296,427,719	0	0	0	0	0	0	280,983,073	0	15,444,646	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	305,940,694	.0	6,959,002	2,507,710	.0	.0	.0	280,983,073	.0	15,490,909	.0
20.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
20.3 Reinsurance ceded	9,512,975	.0	6,959,002	2,507,710	.0	.0	.0	.0	.0	46,263	.0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	296,427,719	0	0	0	0	0	0	280,983,073	0	15,444,646	0

EXHIBIT 1 - PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group			Accident and Health		11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums	0										
22. All other	0										
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	0										
23.2 Reinsurance assumed	0										
23.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
24. Single:											
24.1 Reinsurance ceded	0										
24.2 Reinsurance assumed	0										
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded	0										
25.2 Reinsurance assumed	0										
25.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	0	0	0	0	0	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	0										
28. Single	0										
29. Renewal	26,738,778							25,493,769		1,245,009	
30. Deposit-type contract funds	0										
31. Totals (to agree with Page 6, Line 21)	26,738,778	0	0	0	0	0	0	25,493,769	0	1,245,009	0

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6
	1	Accident and Health		4		
		2	3			
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Total
1. Rent		44,750	2,286,660		1,006	2,332,415
2. Salaries and wages		313,316	25,099,607		7,040	25,419,964
3.11 Contributions for benefit plans for employees		85,497	5,071,226		1,921	5,158,645
3.12 Contributions for benefit plans for agents		0	0			0
3.21 Payments to employees under non-funded benefit plans		0	0			0
3.22 Payments to agents under non-funded benefit plans		0	0			0
3.31 Other employee welfare		0	592,908			592,908
3.32 Other agent welfare		0	0			0
4.1 Legal fees and expenses		0	4,105			4,105
4.2 Medical examination fees		0	0			0
4.3 Inspection report fees		0	0			0
4.4 Fees of public accountants and consulting actuaries		0	0			0
4.5 Expense of investigation and settlement of policy claims		0	0			0
5.1 Traveling expenses		0	1,616,738			1,616,738
5.2 Advertising		0	273,019			273,019
5.3 Postage, express, telegraph and telephone		51,301	231,833		1,153	284,287
5.4 Printing and stationery		0	758,746			758,746
5.5 Cost or depreciation of furniture and equipment		9,643	216,327		217	226,187
5.6 Rental of equipment		0	273,264			273,264
5.7 Cost or depreciation of EDP equipment and software		74,808	(58,302)		1,681	18,187
6.1 Books and periodicals		0	5,649			5,649
6.2 Bureau and association fees		0	111,646			111,646
6.3 Insurance, except on real estate		0	287,438			287,438
6.4 Miscellaneous losses		0	0			0
6.5 Collection and bank service charges		0	0			0
6.6 Sundry general expenses		104,251	1,230,154		2,343	1,336,748
6.7 Group service and administration fees		0	0			0
6.8 Reimbursements by uninsured plans		0	(10,535,223)			(10,535,223)
7.1 Agency expense allowance		0	0			0
7.2 Agents' balances charged off (less \$recovered)		0	0			0
7.3 Agency conferences other than local meetings		0	0			0
9.1 Real estate expenses		0	91,216			91,216
9.2 Investment expenses not included elsewhere		0	0			0
9.3 Aggregate write-ins for expenses	0	0	0	0	0	0
10. General expenses incurred	0	683,567	27,557,011	0	15,361	(a) .....28,255,938
11. General expenses unpaid December 31, prior year	0	0	3,837,191	0	0	3,837,191
12. General expenses unpaid December 31, current year			4,016,365			4,016,365
13. Amounts receivable relating to uninsured plans, prior year	0	0	138,996	0	0	138,996
14. Amounts receivable relating to uninsured plans, current year			429,074			429,074
15. General expenses paid during year (Lines 10+11-12-13+14)	0	683,567	27,667,915	0	15,361	28,366,842
DETAILS OF WRITE-INS						
09.301.						
09.302.						
09.303.						
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0
09.399. Totals (Lines 09.301 through 09.303 + 09.398) (Line 9.3 above)	0	0	0	0	0	

(a) Includes management fees of \$ 10,212,879 to affiliates and \$ to non-affiliates.

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

	Insurance			4	5
	1	2	3		
	Life	Accident and Health	All Other Lines of Business	Investment	Total
1. Real estate taxes				17,166	17,166
2. State insurance department licenses and fees		539,218			539,218
3. State taxes on premiums		4,913,046			4,913,046
4. Other state taxes, incl. \$ for employee benefits		1,035,860			1,035,860
5. U.S. Social Security taxes		1,983,223			1,983,223
6. All other taxes		144,747			144,747
7. Taxes, licenses and fees incurred	0	8,616,094	0	17,166	8,633,260
8. Taxes, licenses and fees unpaid December 31, prior year ..	0	890,413	0	0	890,413
9. Taxes, licenses and fees unpaid December 31, current year ..		746,030			746,030
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9) ..	0	8,760,477	0	17,166	8,777,643

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums		
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	0	0
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options	0	0
9. Total Lines 5 through 8	0	0
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14	0	0
16. Total from prior year	0	0
17. Total dividends or refunds (Lines 9 + 15 - 16)	0	0
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0
0899. Totals (Lines 0801 through 0803 + 0898) (Line 8 above)	0	0

NONE

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
LIFE INSURANCE:					
0100001. AMER EXP ANB NL 3% CRF 41 & PRIOR.....	583,981		583,981		
0100002. AMER EXP ANB NL 3.5% CRF 41-47.....	377,067		377,067		
0100003. 1941 CSO ANB NL 2.5% CRF 48-60.....	2,953,869		2,953,869		
0100004. 1941 CSO ANB NL 2.75% CRF 54-60.....	632,998		632,998		
0100005. 1941 CSO (130%) ANB NL 2.5% CRF 41-60.....	42,936		42,936		
0100006. 1941 CSO (130%) ANB NL 2.75% CRF 54-60.....	0		0		
0100007. 1958 CSO ANB NL 2.5% CRF 60-67.....	4,429,596		4,429,596		
0100008. 1958 CSO ANB NL 3% CRF 78-86.....	21,847		21,847		
0100009. 1958 CSO ANB NL 3.5% CRF 66-67.....	273,746		273,746		
0100010. 1958 CSOANB NL 4% CRF 78-88.....	585,300		585,300		
0100011. 1958 CSO ANB NL 4.5% CRF 86-88.....	1,078,111		1,078,111		
0100012. 1958 CSO ANB NL 5.5% CRF 81-84.....	15,591		15,591		
0100013. 1958 CSO ANB CRVM 3% CRF 78-86.....	455,330		455,330		
0100014. 1958 CSO ANB CRVM 4% CRF 78-88.....	5,871,182		5,871,182		
0100015. 1958 CSO ANB CRVM 4.5% CRF 83-88.....	14,173,537		14,173,537		
0100016. 1958 CSO ANB CRVM 5.5%CRF 81-84.....	906,634		906,634		
0100017. 1958 CET ANB NL 2.5% CRF 60-67.....	258,644		258,644		
0100018. 1958 CET ANB NL 3% CRF 78-86.....	4,183		4,183		
0100019. 1958 CET ANB NL 4% CRF 78-88.....	70,612		70,612		
0100020. 1958 CET ANB NL 4.5% CRF 86-88.....	52,843		52,843		
0100021. 1958 CET ANB NL 5.5% CRF 61-84.....	4,571		4,571		
0100022. 1958 CSO ALB NL 2 1/2% CRF 67-72.....	2,600,029		2,600,029		
0100023. 1958 CSO ALB NL 3% CRF 67-73.....	2,028,979		2,028,979		
0100024. 1958 CSO ALB NL 3.5% CRF 67-73.....	1,765,043		1,765,043		
0100025. 1958 CSO ALB NL 4% CRF 73.....	783		783		
0100026. 1958 CSO ALB CRVM 2 1/2% CRF 73-78.....	685,711		685,711		
0100027. 1958 CSO ALB CRVM 3% CRF 73-78.....	497,664		497,664		
0100028. 1958 CSO ALB CRVM 3.5% CRF 67-73.....	408,631		408,631		
0100029. 1958 CET ALB NL 2.5% CRF 60-67.....	51,972		51,972		
0100030. 1958 CET ALB NL 3% CRF 78-86.....	155,560		155,560		
0100031. 1958 CET ALB NL 3.5% CRF 67-73.....	15,386		15,386		
0100032. 1980 CSO ANB NL 4.5% CRF 89-93.....	0		0		
0100033. 1980 CSO ANB NL 5.5% CRF 82.....	123,016		123,016		
0100034. 1980 CSO ANB CRVM 4.5% CRF 85-93.....	327,416		327,416		
0100035. 1980 CSO ANB CRVM 5.5% CRF 86-92.....	50,228,892		50,228,892		
0100036. 1980 CET ANB NL 3% CRF.....	3,301,557		3,301,557		
0100037. 1980 CET ANB NL 4.5% CRF.....	6,092		6,092		
0100038. 1980 CET ANB NL 5.5% CRF 86-92.....	0		0		
0100039. 1980 CET ANB NL 5.5% CRF 86-92.....	3,903		3,903		
0199997. Totals (Gross)	94,993,212	0	94,993,212	0	0
0199998. Reinsurance ceded	94,993,212		94,993,212		
0199999. Totals (Net)	0	0	0	0	0
ANNUITIES (excluding supplementary contracts with life contingencies):					
0200001. Deferred 1937 Standard Annuity Table 2.50%.....	39,584	XXX	39,584	XXX	
0200002. Deferred 1937 Standard Annuity Table 3.50%.....	480,405	XXX	480,405	XXX	
0200003. Deferred 1937 Standard Annuity Table 3.00%.....	4,012	XXX	4,012	XXX	
0200004. 1971 Individual Annuity Table 6.00%.....	12,541	XXX	12,541	XXX	
0200005. 1971 Individual Annuity Table 7.00%.....	253,113	XXX	253,113	XXX	
0200006. 1971 Individual Annuity Table 7.50%.....	1,431,450	XXX	1,431,450	XXX	
0200007. 1983 Individual Annuity Table 6.30%.....	74,060	XXX	74,060	XXX	
0200008. 1983 Individual Annuity Table 6.50%.....	420,706	XXX	420,706	XXX	
0200009. 1983 Individual Annuity Table 7.00%.....	204,253	XXX	204,253	XXX	
0200010. 1983 Individual Annuity Table 7.50%.....	170,265	XXX	170,265	XXX	
0200011. 1983 Individual Annuity Table 8.25%.....	45,136	XXX	45,136	XXX	
0200012. 1983 Individual Annuity Table 8.75%.....	53,061	XXX	53,061	XXX	
0200013. A-1949 Table 3.50%.....	2,706	XXX	2,706	XXX	
0200014. Deferred Annuities at Various Interest Rates.....	100,476,205	XXX	100,476,205	XXX	
0299997. Totals (Gross)	103,667,497	XXX	103,667,497	XXX	0
0299998. Reinsurance ceded	103,667,497	XXX	103,667,497	XXX	
0299999. Totals (Net)	0	XXX	0	XXX	0
SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES:					
0300001. A-1949 Table 3.50%.....	5,093		5,093		
0300002. 1937 Standard Annuity Table 2.50%.....	0		0		
0300003. 1937 Standard Annuity Table 3.00%.....	0		0		
0300004. 1937 Standard Annuity Table 3.50%.....	1,600		1,600		
0300005. 1971 Individual Annuity Table 6.00%.....	9,167		9,167		
0300006. 1971 Individual Annuity Table 7.00%.....	262,733		262,733		
0300007. 1971 Individual Annuity Table 7.50%.....	55,722		55,722		
0300008. 1983 Individual Annuity Table 3.00%.....	61,372		61,372		
0300009. 1983 Individual Annuity Table 5.30%.....	47,608		47,608		
0300010. 1983 Individual Annuity Table 6.10%.....	32,168		32,168		
0300011. 1983 Individual Annuity Table 6.25%.....	132,703		132,703		
0300012. 1983 Individual Annuity Table 6.50%.....	7,632		7,632		
0300013. 1983 Individual Annuity Table 6.60%.....	97,746		97,746		
0300014. 1983 Individual Annuity Table 7.00%.....	1,198,528		1,198,528		
0300015. 1983 Individual Annuity Table 7.25%.....	30,374		30,374		
0300016. 1983 Individual Annuity Table 7.75%.....	9,981		9,981		
0300017. 1983 Individual Annuity Table 7.80%.....	47,404		47,404		
0300018. 1983 Individual Annuity Table 8.25%.....	76,010		76,010		
0300019. 1983 Individual Annuity Table 8.30%.....	57,784		57,784		
0300020. 1983 Individual Annuity Table 8.75%.....	81,947		81,947		
0300021. 1983 Individual Annuity Table 8.80%.....	118,972		118,972		
0399997. Totals (Gross)	2,334,544	0	2,334,544	0	0
0399998. Reinsurance ceded	2,334,544		2,334,544		
0399999. Totals (Net)	0	0	0	0	0
ACCIDENTAL DEATH BENEFITS:					
0400001. 1959 AD -- 1958 CSO 4.5%.....	18,064		18,064		
0499997. Totals (Gross)	18,064	0	18,064	0	0
0499998. Reinsurance ceded	18,064		18,064		
0499999. Totals (Net)	0	0	0	0	0
DISABILITY-ACTIVE LIVES:					
0500001. 1952 DISABILITY STUDY - 1958 CSO 3%.....	618,883		618,883		
0599997. Totals (Gross)	618,883	0	618,883	0	0
0599998. Reinsurance ceded	618,883		618,883		
0599999. Totals (Net)	0	0	0	0	0
DISABILITY-DISABLED LIVES:					
0600001. 1952 DISABILITY STUDY - 1958 CSO 3%.....	759,474		759,474		
0699997. Totals (Gross)	759,474	0	759,474	0	0
0699998. Reinsurance ceded	759,474		759,474		
0699999. Totals (Net)	0	0	0	0	0
MISCELLANEOUS RESERVES					
0700001. For immediate payment of claims.....	550,827		550,827		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

[illegible]



1.1.	Has the reporting entity ever issued both participating and non-participating contracts?	Yes [<input checked="" type="checkbox"/>]	No [<input type="checkbox"/>]
1.2.	If not, state which kind is issued		
2.1.	Does the reporting entity at present issue both participating and non-participating contracts?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/>]
2.2.	If not, state which kind is issued		
	Non-participating		
3.	Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/>]
	If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.		
4.	Has the reporting entity any assessment or stipulated premium contracts in force?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/>]
	If so, state:		
4.1	Amount of insurance?	\$	
4.2	Amount of reserve?	\$	
4.3	Basis of reserve		
4.4	Basis of regular assessments		
4.5	Basis of special assessments		
4.6	Assessments collected during the year	\$	
5.	If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.		
6.	Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/>]
6.1	If so, state the amount of reserve on such contracts on the basis actually held:	\$	
6.2	That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:	\$	
	Attach statement of methods employed in their valuation.		
7.	Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/>]
7.1	If yes, state the total dollar amount of assets covered by these contracts or agreements:	\$	
7.2	Specify the basis (fair value, amortized cost, etc.) for determining the amount		
7.3	State the amount of reserves established for this business:	\$	
7.4	Identify where the reserves are reported in the blank		

[illegible]

EXHIBIT 6 - AGGREGATE RESERVE FOR ACCIDENT AND HEALTH CONTRACTS

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total				Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves	227,494					3,395	224,099		
2. Additional contract reserves (a)	51,108					51,108			
3. Additional actuarial reserves-Asset/Liability analysis	0								
4. Reserve for future contingent benefits	0								
5. Reserve for rate credits	0								
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	278,602	0	0	0	0	54,503	224,099	0	0
8. Reinsurance ceded	54,503					54,503			
9. Totals (Net)	224,099	0	0	0	0	0	224,099	0	0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	14,960				14,960				
11. Additional actuarial reserves-Asset/Liability analysis	0								
12. Reserve for future contingent benefits	1,000	1,000							
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	15,960	1,000	0	0	14,960	0	0	0	0
15. Reinsurance ceded	14,960				14,960				
16. Totals (Net)	1,000	1,000	0	0	0	0	0	0	0
17. TOTAL (Net)	225,099	1,000	0	0	0	0	224,099	0	0
18. TABULAR FUND INTEREST	0								
DETAILS OF WRITE-INS									
0601.									
0602.									
0603.									
0698.	0	0	0	0	0	0	0	0	0
0699.	0	0	0	0	0	0	0	0	0
Summary of remaining write-ins for Line 6 from overflow page									
1301.									
1302.									
1303.									
1398.	0	0	0	0	0	0	0	0	0
1399.	0	0	0	0	0	0	0	0	0
Summary of remaining write-ins for Line 13 from overflow page									
1398.									
1399.									

(a) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	4,002,546	.0	.0	3,098,687	903,859	.0
2. Deposits received during the year	524,641			478,418	46,222	
3. Investment earnings credited to the account	159,501			123,380	36,121	
4. Other net change in reserves	9,593				9,593	
5. Fees and other charges assessed	.0					
6. Surrender charges	.0					
7. Net surrender or withdrawal payments	723,764			630,165	93,599	.0
8. Other net transfers to or (from) Separate Accounts	.0					
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	3,972,516	.0	.0	3,070,321	902,195	.0
10. Reinsurance balance at the beginning of the year	(4,002,546)			(3,098,687)	(903,859)	.0
11. Net change in reinsurance assumed	.0			.0	.0	.0
12. Net change in reinsurance ceded	(30,030)			(28,366)	(1,663)	
13. Reinsurance balance at the end of the year (Lines 10+11-12)	(3,972,516)	.0	.0	(3,070,321)	(902,195)	.0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	.0	0	0	0	0	0

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year										
	1	2	Ordinary		6	Group		Accident and Health		11
			3	4		7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:										
1.1 Direct	0									
1.2 Reinsurance assumed	0									
1.3 Reinsurance ceded	0									
1.4 Net	0	0	0	0	0	0	0	0	0	0
2. In course of settlement:										
2.1 Resisted										
2.11 Direct	0									
2.12 Reinsurance assumed	0									
2.13 Reinsurance ceded	0									
2.14 Net	0	0	(b) 0	(b) 0	(b) 0	(b) 0	0	0	0	0
2.2 Other										
2.21 Direct	4,171,159		473,384					3,570,393		127,382
2.22 Reinsurance assumed	0									
2.23 Reinsurance ceded	473,384		473,384							
2.24 Net	3,697,775	0	(b) 0	(b) 0	(b) 0	(b) 0	0	3,570,393	(b) 0	127,382
3. Incurred but unreported:										
3.1 Direct	12,199,266		234,000					11,639,569		325,697
3.2 Reinsurance assumed	0									
3.3 Reinsurance ceded	240,497		234,000							6,497
3.4 Net	11,958,769	0	(b) 0	(b) 0	(b) 0	(b) 0	0	11,639,569	(b) 0	319,200
4. TOTALS										
4.1 Direct	16,370,425	0	707,384	0	0	0	0	15,209,962	0	453,079
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	713,881	0	707,384	0	0	0	0	0	0	6,497
4.4 Net	15,656,544	(a) 0	(a) 0	0	0	(a) 0	0	15,209,962	0	446,582

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ in Column 2, \$ in Column 3 and \$ in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ Individual Annuities \$ and Group Life \$ are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ Credit (Group and Individual) Accident and Health \$ and Other Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year											
	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements during the year:											
1.1 Direct	217,579,086		9,957,783	9,832,474	1,219,921				189,090,327		7,478,581
1.2 Reinsurance assumed	0										
1.3 Reinsurance ceded	21,240,312		9,957,783	9,832,474	1,219,921						230,134
1.4 Net	196,338,774	0	0	0	0	0	0	0	189,090,327	0	7,248,447
2. Liability December 31, current year from Part 1:											
2.1 Direct	16,370,425	0	707,384	0	0	0	0	0	15,209,962	0	453,079
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	713,881	0	707,384	0	0	0	0	0	0	0	6,497
2.4 Net	15,656,544	0	0	0	0	0	0	0	15,209,962	0	446,582
3. Amounts recoverable from reinsurers December 31, current year	0										
4. Liability December 31, prior year:											
4.1 Direct	14,286,880	0	1,106,629	0	0	0	0	0	12,851,090	0	329,161
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	1,113,694	0	1,106,629	0	0	0	0	0	0	0	7,065
4.4 Net	13,173,186	0	0	0	0	0	0	0	12,851,090	0	322,096
5. Amounts recoverable from reinsurers December 31, prior year	0	0	0	0	0	0	0	0	0	0	0
6. Incurred benefits:											
6.1 Direct	219,662,631	0	9,558,538	9,832,474	1,219,921	0	0	0	191,449,199	0	7,602,499
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	20,840,499	0	9,558,538	9,832,474	1,219,921	0	0	0	0	0	229,566
6.4 Net	198,822,132	0	0	0	0	0	0	0	191,449,199	0	7,372,933

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 6.1 and \$ in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.

(d) Includes \$ premiums waived under total and permanent disability benefits.

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule-E Part 1), cash equivalents (Schedule-E Part 2) and short-term investments (Schedule DA).....	0	0	0
6. Contract loans	0	0	0
7. Other invested assets (Schedule BA)	0	0	0
8. Receivables for securities	0	0	0
9. Aggregate write-ins for invested assets	0	0	0
10. Subtotals, cash and invested assets (Lines 1 to 9)	0	0	0
11. Title plants (for Title insurers only).....	0	0	0
12. Investment income due and accrued	0	0	0
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	70,688	55,872	(14,816)
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	0	0	0
13.3 Accrued retrospective premiums.....	0	0	0
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers	0	0	0
14.2 Funds held by or deposited with reinsured companies	0	0	0
14.3 Other amounts receivable under reinsurance contracts	0	0	0
15. Amounts receivable relating to uninsured plans	41,564	5,417	(36,147)
16.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
16.2 Net deferred tax asset.....	645,876	0	(645,876)
17. Guaranty funds receivable or on deposit	0	0	0
18. Electronic data processing equipment and software.....	41,068	16,616	(24,452)
19. Furniture and equipment, including health care delivery assets.....	800,340	644,751	(155,589)
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
21. Receivables from parent, subsidiaries and affiliates	0	0	0
22. Health care and other amounts receivable.....	0	0	0
23. Aggregate write-ins for other than invested assets	1,374,835	1,370,378	(4,457)
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23).....	2,974,371	2,093,034	(881,337)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
26. Total (Lines 24 and 25)	2,974,371	2,093,034	(881,337)
DETAILS OF WRITE-INS			
0901.			
0902.			
0903.			
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998)(Line 9 above)	0	0	0
2301. Prepaid Assets.....	1,374,835	1,370,378	(4,457)
2302.			
2303.			
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	1,374,835	1,370,378	(4,457)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of the Company are presented on the basis of accounting practices prescribed or permitted by the Wisconsin Office of Insurance.

The Wisconsin Insurance Department recognizes only statutory accounting practices prescribed or permitted by the state of Wisconsin for determining and reporting the financial condition and results of operations of an insurance Company, for determining its solvency under the Wisconsin Insurance Law. The National Association of Insurance Commissioners’ (NAIC) Accounting Practices and Procedures manual (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Wisconsin. The Commissioner of Insurance has the right to permit other specific practices that deviate from prescribed practices. No deviations exist.

A reconciliation of the Company’s net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the state of Wisconsin is shown below:

	State of Domicile		2008		2007
1. Net Income, Wisconsin basis	WI	\$	22,665,636	\$	22,488,781
2. State Prescribed Practices (Income):	WI		-		-
3. State Permitted Practices (Income):	WI		-		-
4. Net Income, NAIC SAP	WI	\$	22,665,636	\$	22,488,781
5. Statutory Surplus, Wisconsin basis	WI	\$	63,789,712	\$	65,630,112
6. State Prescribed Practices (Surplus):	WI		-		-
7. State Permitted Practices (Surplus):	WI		-		-
8. Statutory Surplus, NAIC SAP	WI	\$	63,789,712	\$	65,630,112

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. These estimates are based on knowledge of current events and anticipated future events, and accordingly, actual results could differ from those estimates.

C. Accounting Policy

Short-term investments include investments mainly in U.S. Government obligations with a maturity of twelve months or less from the date of purchase. Short-term investments are recorded at amortized cost. The carrying value of short-term investments approximates fair value due to the short-term maturities of the investments.

Investments are valued and classified in accordance with methods prescribed by the NAIC. Bonds with an NAIC rating of 1 or 2 are carried at amortized cost, with all other bonds being recorded at the lower of amortized cost or fair value; redeemable preferred stocks are carried at amortized cost; and non-redeemable preferred stocks are carried at fair value.

The Company regularly evaluates investment securities for impairment. The Company considers factors affecting the investee, factors affecting the industry the investee operates within, and general debt and equity market trends. The Company also considers the length of time an investment’s fair value has been below carrying value, the near term prospects for recovery to carrying value, and the Company’s intent and ability to hold the investment until maturity or market recovery is realized. If and when a determination is made that a decline in fair value below the cost basis is other-than-temporary, the related investment is written down to its estimated fair value through earnings.

Amortization of bond premium or discount is computed using the scientific interest method.

Income from investments is recorded on an accrual basis. For the purpose of determining realized gains and losses, the cost of securities sold is based upon specific identification. Investment income due and accrued over 90 days past due is nonadmitted.

The asset valuation reserve (“AVR”) is determined using NAIC prescribed formulas and is reported as a liability rather than as a valuation allowance or appropriation of surplus. The AVR represents an allowance for possible fluctuations in the value of bonds, equity securities, mortgage loans, real estate and other invested assets.

Under a formula prescribed by the NAIC, the Company defers the portion of realized gains and losses on sales of fixed income investments, principally bonds, attributable to changes in the general level of interest rates and amortizes those deferrals over the remaining period to maturity of the individual security sold. This net deferral is reported as the "interest maintenance reserve" in the accompanying statements of admitted assets, liabilities and surplus.

The Company participates in a securities lending program to maximize investment income. The Company loans certain investment securities for short periods of time in exchange for collateral initially equal to at least 102 percent of the fair value of the investment securities on loan. The fair value of the loaned investment securities is monitored on a daily basis, with additional collateral obtained or refunded as the fair value of the loaned investment securities fluctuates. The collateral, which may be in the form of cash or U.S. Government securities, is deposited by the borrower with an independent lending agent.

Equipment is stated at cost less accumulated depreciation. Depreciation expense is computed using the straight-line method over estimated useful lives generally ranging from three to five years. Improvements to leased facilities are depreciated over the shorter of the remaining lease term or the anticipated life of the improvement.

The Company recognizes an asset or liability for the deferred tax consequences of temporary differences between the tax bases of assets or liabilities and their reported amounts in the financial statements. The temporary differences will result in taxable or deductible amounts in future years when the reported amounts of the assets or liabilities are recovered or settled.

Premiums are reported as earned in the period in which members are entitled to receive services, and are net of retroactive

NOTES TO FINANCIAL STATEMENTS

membership adjustments. Retroactive membership adjustments result from enrollment changes not yet processed, or not yet reported by an employer group or the government. Premiums received prior to such period are recorded as advance premiums.

Benefits incurred include claim payments, capitation payments, pharmacy costs net of rebates, allocations of certain centralized expenses, legal and administrative costs to settle claims, and various other costs incurred to provide health insurance coverage to members, as well as estimates of future payments to hospitals and others for medical care provided prior to the date of the statements of admitted assets, liabilities and surplus. Capitation payments represent monthly contractual fees disbursed to participating primary care physicians, and other providers who are responsible for providing medical care to members. Pharmacy costs represent payments for members’ prescription drug benefits, net of rebates from drug manufacturers.

The estimates of future medical benefit payments are developed using actuarial methods and assumptions based upon claim payment patterns, medical cost inflation, historical development such as claim inventory levels and claim receipt patterns, and other relevant factors. Corresponding administrative costs to process outstanding claims are estimated and accrued. Estimates of future payments relating to services incurred in the current and prior periods are continually reviewed by management and adjusted as necessary.

The Company assesses the profitability of its contracts for providing health insurance coverage to its members when current operating results or forecasts indicate probable future losses. The Company records a premium deficiency liability in current operations to the extent that the sum of expected future medical costs, claim adjustment expenses and maintenance costs exceed related future premiums. Investment income is not contemplated in the calculation of the premium deficiency liability.

Management believes the Company’s benefits payable are adequate to cover future claims payments required, however, such estimates are based on knowledge of current events and anticipated future events, and therefore, the actual liability could differ from the amounts provided

The Company estimates anticipated Pharmacy Rebate Receivables using the analysis of historical recovery patterns.

2. Accounting Changes and Corrections of Errors

Not Applicable.

3. Business Combinations and Goodwill

A. Statutory Purchase Method

Not Applicable.

B. Statutory Merger

Not Applicable.

C. Assumption Reinsurance

Not Applicable.

D. Impairment Loss

Not Applicable.

4. Discontinued Operations

Not Applicable.

5. Investments

A. Mortgage Loans, Including Mezzanine Real Estate Loans

Not Applicable.

B. Debt Restructuring

Not Applicable.

C. Reverse Mortgages

Not Applicable.

D. Loan-Backed Securities

Not Applicable.

E. Repurchase Agreements

Not Applicable.

F. Real Estate

Not Applicable.

G. Low-Income Housing Tax Credits (LIHTC)

Not Applicable.

NOTES TO FINANCIAL STATEMENTS

6. Joint Ventures, Partnerships and Limited Liability Companies

- A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10.0 percent of its admitted assets.
- B. The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships and Limited Liability Companies during the statement periods.

7. Investment Income

- A. Due and accrued income was excluded from surplus on the following basis:
- All investment income due and accrued with amounts that are over 90 days past due with the exception of mortgage loan default.
- B. The total amount excluded was \$0.

8. Derivative Instruments

Not Applicable.

9. Income Taxes

The components of the net admitted deferred tax asset in the Company’s statements of Assets, Liabilities, and Surplus are as follows:

	December 31, 2008	December 31, 2007
Total of gross deferred tax assets	\$ 1,664,153	\$ 1,120,141
Total of deferred tax liabilities	<u>284,112</u>	<u>974,054</u>
Net deferred tax asset	1,380,041	146,087
Deferred tax asset nonadmitted	<u>645,876</u>	<u>-</u>
Net admitted deferred tax asset	<u>\$ 734,165</u>	<u>\$ 146,087</u>
Decrease in nonadmitted asset	\$ 645,876	

The provisions for incurred taxes on earnings for the years ended December 31 are:

	December 31, 2008	December 31, 2007
Federal payable	\$ 13,891,159	\$ 10,751,943

The tax effects of temporary differences that give rise to significant portions of the deferred tax assets and deferred tax liabilities are as follows:

	December 31, 2008	December 31, 2007
Deferred tax assets:		
Advance premium	\$ 379,084	\$ 538,148
Deferred acquisition cost – net of tax deductible amount	367,528	-
Non-admitted assets	316,959	235,284
Vacation pay	262,660	282,428
Other than temporary impairment	216,325	-
Other	82,704	5,859
Depreciation	<u>38,893</u>	<u>58,422</u>
Total deferred tax assets	\$ 1,664,153	\$ 1,120,141
Nonadmitted deferred tax assets	<u>645,876</u>	<u>-</u>
Admitted deferred tax assets	<u>\$ 1,018,277</u>	<u>\$ 1,120,141</u>
Deferred tax liabilities:		
Benefits payable	\$ 218,371	\$ 910,820
Loss adjustment expense	8,440	36,066
Other	<u>\$ 57,301</u>	<u>\$ 27,168</u>
Total deferred tax liabilities	<u>\$ 284,112</u>	<u>\$ 974,054</u>
Net admitted deferred tax asset	<u>\$ 734,165</u>	<u>\$ 146,087</u>

The change in net deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the annual statement):

	December 31, 2008	December 31, 2007	Change
Total deferred tax assets	\$ 1,664,153	\$ 1,120,141	\$ 544,012
Total deferred tax liabilities	<u>284,112</u>	<u>974,054</u>	<u>(689,942)</u>
Net deferred tax asset	\$ 1,380,041	\$ 146,087	\$ 1,233,954

The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to income before income taxes. The significant items causing this difference are as follows:

	December 31, 2008	Effective Tax Rate
Provision computed at statutory rate	\$ 12,937,111	
Tax exempt income deduction	(289,083)	(0.78)%
Nonadmitted asset deferred tax change effect on rate	(83,173)	(0.23)%
Other permanent items	79,889	0.22%
Loss incurred addback	44,529	0.12%
Vision product move from CBIC	(33,269)	(0.09)%
Dividends received deduction	(7,777)	(0.02)%
Prior year correction entry	<u>8,978</u>	<u>0.02%</u>
Total	<u>\$ 12,657,206</u>	<u>34.24%</u>
Federal taxes incurred 2008 only	\$ 14,043,552	37.99%

NOTES TO FINANCIAL STATEMENTS

Change in net deferred income taxes	(1,233,053)	(3.34)%
Federal taxes recoverable correction 2007	<u>(152,393)</u>	<u>(0.41)%</u>
Total statutory income taxes	\$ <u>12,657,206</u>	<u>34.24%</u>

The Company has no net capital loss carryforwards.

The Company is included in a consolidated federal income tax return with its parent Company, Humana Inc. The Company has a written agreement, approved by the Company’s Board of Directors, which sets forth the manner in which the total combined federal income tax is allocated to each entity which is a party to the consolidation. Pursuant to this agreement, the Company has the enforceable right to be paid for any future net losses it may incur.

HUMANA INC. AND SUBSIDIARIES

CALENDAR YEAR ENDED DECEMBER 31, 2008
AFFILIATIONS SCHEDULE

CORPORATE NAME AND EMPLOYER IDENTIFICATION NUMBER
THE ADDRESS OF EACH COMPANY IS: P. O. BOX 740026, LOUISVILLE, KY 40201

CORP NO.	CORPORATION NAME	EMPLOYER IDENTIFICATION NUMBER
1	AMERICAN DENTAL PLAN OF NORTH CAROLINA, INC.	56-1796975
2	AMERICAN DENTAL PROVIDERS OF ARKANSAS, INC.	58-2302163
3	CAREPLUS HEALTH PLANS, INC.	59-2598550
4	CARITEN HEALTH PLAN INC.	62-1579044
5	CHA HMO, INC.	61-1279717
6	COMPBENEFITS COMPANY	59-2531815
7	COMPBENEFITS DENTAL, INC.	36-3686002
8	COMPBENEFITS OF ALABAMA, INC.	63-1063101
9	DENTICARE, INC.	76-0039628
10	HUMANA ADVANTAGECARE PLAN, INC. (fka Metcare Health Plans, Inc.)	65-1137990
11	HUMANA BENEFIT PLAN OF ILLINOIS, INC. (fka OSF Health Plans, Inc.)	37-1326199
12	HUMANA EMPLOYERS HEALTH PLAN OF GEORGIA, INC.	58-2209549
13	HUMANA HEALTH BENEFIT PLAN OF LOUISIANA, INC.	72-1279235
14	HUMANA HEALTH PLAN OF CALIFORNIA, INC.	26-3473328
15	HUMANA HEALTH PLAN OF OHIO, INC.	31-1154200
16	HUMANA HEALTH PLAN OF TEXAS, INC.	61-0994632
17	HUMANA HEALTH PLAN, INC.	61-1013183
18	HUMANA MEDICAL PLAN OF UTAH, INC.	20-8411422
19	HUMANA MEDICAL PLAN, INC.	61-1103898
20	HUMANA WISCONSIN HEALTH ORGANIZATION INSURANCE CO.	39-1525003
21	PREFERRED HEALTH PARTNERSHIP OF TENNESSEE, INC.	62-1546662
22	THE DENTAL CONCERN, INC.	52-1157181
23	THE DENTAL CONCERN, LTD	36-3654697
24	CARITEN INSURANCE COMPANY	62-0729865
25	COMPBENEFITS INSURANCE COMPANY	74-2552026
26	EMPHESYS INSURANCE COMPANY	31-0935772
27	HUMANA HEALTH INSURANCE COMPANY OF FLORIDA, INC.	61-1041514
28	HUMANA INSURANCE COMPANY	39-1263473
29	HUMANA INSURANCE COMPANY OF KENTUCKY	61-1311685
30	HUMANA INSURANCE COMPANY OF NEW YORK	20-2888723
31	HUMANADENTAL INSURANCE COMPANY	39-0714280
32	MANAGED CARE INDEMNITY, INC.	61-1232669
33	516-526 WEST MAIN STREET CONDOMINIUM COUNCIL OF CO-OWNERS, INC.	20-5309363
34	CAC-FLORIDA MEDICAL CENTERS, LLC	26-0010657
35	COMPBENEFITS DIRECT, INC.	58-2228851
36	COMPBENEFITS OF GEORGIA, INC.	58-2196538
37	CORPHEALTH PROVIDER LINK, INC.	20-8236655
38	CORPHEALTH, INC.	75-2043865
39	DEFENSEWEB TECHNOLOGIES, INC.	33-0916248
40	DENTAL CARE PLUS MANAGEMENT, CORP.	36-3512545
41	DENTAL HEALTH MANAGEMENT, INC.	58-2296049
42	HEALTH VALUE MANAGEMENT, INC.	61-1223418
43	HUMANA ACTIVE OUTLOOK, INC.	20-4835394
44	HUMANA INNOVATION ENTERPRISES, INC.	61-1343791
45	HUMANA MARKETPOINT, INC.	61-1343508
46	HUMANA MILITARY HEALTHCARE SERVICES, INC.	61-1241225
47	HUMANA MILITARY PHARMACY SERVICES, INC.	20-1717441
48	HUMANA PHARMACY, INC.	61-1316926
49	HUMANA VETERANS HEALTHCARE SERVICES, INC.	20-8418853
50	HUMANA/COMPBENEFITS, INC. (fka CompBenefits Dental & Vision)	59-1843760
51	HUMCO, INC.	61-1239538

NOTES TO FINANCIAL STATEMENTS

52	HUM-e-FL, INC.	61-1383567
53	INFOCUS TECHNOLOGY, INC.	42-1575099
54	PREFERRED HEALTH PARTNERSHIP, INC.	62-1250945
55	PRESERVATION ON MAIN, INC.	20-1724127
56	TEXAS DENTAL PLANS, INC.	74-2352809
57	ULTIMATE OPTICAL, INC.	65-0856480
58	CARENETWORK, INC.	39-1514846
59	CHA SERVICE COMPANY, INC.	61-1279716
60	COMPBENEFITS CORPORATION	04-3185995
61	CPHP HOLDINGS, INC.	30-0117876
62	EMPHESYS, INC.	61-1237697
63	HUMANA HEALTH PLAN INTERESTS, INC.	71-0732385
64	HUMANA INC.	61-0647538
65	HUMANACARES, INC. (fka OHS, Inc.)	65-0274594
66	HUMANADENTAL, INC.	61-1364005
67	HUM-HOLDINGS INTERNATIONAL, INC.	26-3583438
68	KMG AMERICA CORPORATION	20-1377270
69	PHP COMPANIES, INC.	62-1552091

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

The Company has a management contract with Humana and other related parties whereby the Company is provided with medical and executive management, information systems, claims processing, billing and enrollment, and telemarketing and other services as required by the Company. Management fees charged to operations for the years ended December 31, 2008 and 2007 were approximately \$7.7 million and \$8.4 million respectively.

As a part of this agreement, Humana makes cash disbursements on behalf of the Company which includes, but is not limited to, medical related items, general and administrative expenses, commissions and payroll. Humana is reimbursed by the Company weekly, based upon historical pattern of amounts and timing. Each month, these estimates are adjusted to ultimately settle upon actual disbursements made on behalf of the Company. As a result, any residual inter-Company balances are immediately settled in the following month. The Company continues to be primarily liable for any outstanding payments made on behalf of the Company, should Humana not be able to fulfill its obligations.

Dividends of \$25.0 million were paid to Humana Inc. on May 29, 2008. The Department of Insurance was notified prior to the payment of this dividend.

11. Debt

A. Capital Notes

The Company has no capital notes outstanding.

B. All other Debt

The Company has no debentures outstanding.

The Company does not have any reverse repurchase agreements.

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plan

Not Applicable.

B. Defined Contribution Plan

Not Applicable.

C. Multiemployer Plans

Not Applicable.

D. Consolidated/Holding Company Plans

The Company employees are eligible to participate in the Humana Retirement and Savings Plan ("the Plan"), a defined contribution plan, sponsored by Humana Inc. The Plan maintains two accounts, the Savings Account and the Retirement Account.

Humana Inc.'s total contributions paid to the Savings and Retirement accounts of the Humana Retirement and Savings Plan were \$78.0 million for 2008. Of these contributions, the Company contributed \$1.7 million and \$1.5 million during 2008 and 2007, respectively. As of December 31, 2008 the fair market value of the Humana Retirement and Savings Plan's assets was \$1.0 billion.

E. Post Employment Benefits and Compensated Absences

Not Applicable.

F. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

Not Applicable

NOTES TO FINANCIAL STATEMENTS

13. Capital and Surplus, Shareholders’ Dividend Restrictions and Quasi-Reorganizations

- 1) The Company has \$25,000 par value common stock with 300 shares authorized and 104 shares issued and outstanding.
- 2) The Company has no preferred stock outstanding.
- 3) The State of Wisconsin insurance laws and regulations require that any dividend together with other dividends paid in the preceding 12 months that exceed the lesser of (1) 10.0 percent of statutory surplus at the end of the prior year or (2) the total net gain from operations of the insurer for the preceding calendar year, less realized capital gains each year, is deemed “extraordinary” and must receive the prior written approval of the Department of Insurance.
- 4) An ordinary dividend in the amount of \$25.0 million on May 29, 2008 was paid by the Company.
- 5) Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
- 6) There were no restrictions placed on the Company’s surplus, including for whom the surplus is being held.
- 7) Not Applicable.
- 8) Not Applicable.
- 9) Not Applicable.
- 10) Not Applicable.
- 11) Not Applicable.
- 12) Not Applicable.
- 13) Not Applicable.

14. Contingencies

- A. Contingent Commitments

Not Applicable.
- B. Assessments

Not Applicable.
- C. Gain Contingencies

Not Applicable.
- D. Claims related extra contractual obligation and bad faith losses stemming from lawsuits

Not Applicable.
- E. All Other Contingencies

During the ordinary course of business, the Company is subject to pending and threatened legal actions. Management of the Plan does not believe that any of these actions will have a material adverse effect on the Company’s surplus, results of operations or cash flows. However, the likelihood or outcome of current or future legal proceedings cannot be accurately predicted, and they could adversely affect the Company’s surplus, results of operations and cash flows.

The Company is not aware of any other material contingent liabilities as of December 31, 2008

15. Leases

- A. Lessee Operating Lease
 - 1) The Company has entered into operating leases for medical and administrative office space and equipment with lease terms ranging from one to ten years. Operating lease rental payments charged to expenses for the years ended December 31, 2008 and 2007 was approximately \$2.5 million and \$2.1 million, respectively.
 - 2) Noncancelable Lease Terms:
 - a. At January 1, 2009, the minimum aggregate rental commitments are as follows:

Year ending December 31,			
2009		\$	3,205,891
2010			2,240,697
2011			1,229,019
2012			922,981
2013			421,665
2014 and thereafter			129,459
Total Minimum Lease Payments		\$	8,149,412

- b. Certain rental commitments have renewal options extending through the year 2022. Some of these renewals are subject to adjustments in future periods.
 - 3) The Company is not involved in any sales – leaseback transactions.
- B. Other Leases

Not Applicable.

NOTES TO FINANCIAL STATEMENTS

16. Information about Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentration of Credit Risk

- 1) The Company has no investment in Financial Instruments with Off Balance Sheet Risk.
- 2) The Company has no investment in Financial Instruments with Concentration Credit Risk.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of Receivables Reported as Sales

Not Applicable.

B. Transfer and Servicing of Financial Assets

The Company participates in a securities lending program of select invested assets. As of December 31, 2008, securities totaling \$6.0 million were loaned under this program. Due to recent financial market turmoil, certain assets held off balance sheet in conjunction with this program were determined to be impaired at September 30, 2008. As a result of this impairment, the net liability of \$437.5 thousand related to this security lending program has been accrued. This represents the shortfall of assets held under the program versus the continuing liability to return the full value of cash collateral.

C. Wash Sales

Not Applicable.

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

A. ASO Plans

The gain from operations from Administrative Services Only (ASO) uninsured plans and the uninsured portion of partially insured plans was as follows during 2008:

	(1)		(2)		(3)	
	ASO Uninsured Plans		Uninsured Portion of Partially Insured Plans		Total ASO	
a. Net reimbursement for administrative expenses (including administrative fees) in excess of actual expenses	\$	6,544,226	\$	-	\$	6,544,226
b. Total net other income or expenses (including interest paid to or received from plans)	\$	(5,663,010)	\$	-	\$	(5,663,010)
c. Net gain or (loss) from operations	\$	881,216	\$	-	\$	881,216
d. Total claim payment volume	\$	157,795,183	\$	-	\$	157,795,183

B. ASC Plans

Not Applicable.

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contract

Not Applicable.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

Not Applicable.

20. Other Items

A. Extraordinary Items

Not Applicable.

B. Troubled Debt Restructuring

Not Applicable.

C. Other Disclosures

Not Applicable.

D. Disclose the nature of any portion of the balance that is reasonably possible to be uncollectible for assets covered by SSAP No. 6, Uncollected Premium Balances, Bill Receivable for Premiums, and Amounts Due From Agents and Brokers, SSAP No. 47, Uninsured Plans, or SSAP No. 66, Retrospectively Rated Contracts.

Not Applicable.

E. Business Interruption Insurance Recoveries

Not Applicable.

F. State Transferable Tax Credits

Not Applicable.

NOTES TO FINANCIAL STATEMENTS

G. Hybrid Securities

Not Applicable.

H. Subprime Mortgage Related Risk Exposure

- (1) Direct exposure through investments in sub-prime mortgage loans.

The Company has no direct exposure through investment to sub-prime mortgage loans.

- (2) Indirect exposure to sub-prime mortgage risk through investments in the following securities:

- a. Residential mortgage backed securities – No substantial exposure noted.
- b. Collateralized debt obligations – No substantial exposure noted.
- c. Structured Securities (including principal protected notes) – No substantial exposure noted.
- d. Debt Securities of companies with significant sub-prime exposure – No substantial exposure noted
- e. Equity securities of companies with significant sub-prime exposure – No substantial exposure noted.
- f. Other Assets – No substantial exposure noted.

- (3) Underwriting exposure to sub-prime mortgage risk through Mortgage Guaranty coverage, Financial Guaranty coverage, Directors and Officers liability coverage, or Errors and Omissions liability coverage.

Not Applicable.

- (4) Classification of mortgage related securities is primarily based on information from outside data services, including rating agency actions. When considering our exposure, the Company evaluated the percentage of full documentation loans, percent of owner occupied properties, FICO scores, average margin for ARM loans, percent of loans with prepayment penalties, the existence of non-traditional underwriting standards, among other factors.

21. Events Subsequent

The Company is not aware of any events occurring subsequent to the close of the books for this statement which may have a material effect on its financial condition.

22. Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

- (1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10.0 percent or controlled, either directly or indirectly, by the Company or by any representative, officer, trustee, or director of the Company?

Yes () No (X)

If yes, give full details.

- (2) Have any policies issued by the Company been reinsured with a Company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10.0 percent or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business?

Yes () No (X)

If yes, give full details.

Section 2 – Ceded Reinsurance Report – Part A

- (1) Does the Company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?

Yes () No (X)

- a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation is not presently accrued? Where necessary, the reporting entity may consider the current or anticipated experience of the business reinsured in making this estimate. \$0
- b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$0

- (2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

Yes () No (X)

If yes, give full details.

Section 3 – Ceded Reinsurance Report – Part B

- (1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected

NOTES TO FINANCIAL STATEMENTS

in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate.
\$0

- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the Company as of the effective date of the agreement?

Yes () No (X)

If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? \$0

- B. Uncollectible Reinsurance

Not Applicable.

- C. Commutation of Ceded Reinsurance

Not Applicable.

23. Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not Applicable.

24. Change in Incurred Claims and Claim Adjustment Expenses

Reserves as of December 31, 2007 were \$13.7 million. As of December 31, 2008, \$12.1 million has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$0.7 million as a result of reestimation of unpaid losses and loss adjustment expenses principally on the dental line of business. Therefore, there has been a \$0.9 million favorable prior-year development since December 31, 2007. The decrease is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims. The Company has no retrospectively rated group insurance policies. The Company does have Medicare Part D business that may require experience rated refunds.

25. InterCompany Pooling Arrangements

Not Applicable.

26. Structured Settlements

Not Applicable.

27. Health Care Receivables

- A. Pharmaceutical Rebate Receivables

Quarter	Estimate Pharmacy Rebates as Reported on Financial Statements		Pharmacy Rebates as Billed or Otherwise Confirmed		Actual Rebates Received Within 90 Days of Billing		Actual Rebates Received Within 91 to 180 Days of Billing		Actual Rebates Received More than 181 Days after Billing	
12/31/2008	\$	-	\$	-	\$	-				
9/30/2008	\$	-	\$	-	\$	-				
6/30/2008	\$	-	\$	-	\$	-				
3/31/2008	\$	84	\$	84	\$	84				
12/31/2007	\$	30	\$	30	\$	-	\$	-	\$	-
9/30/2007	\$	31	\$	31	\$	31	\$	-	\$	-
6/30/2007	\$	3,257	\$	3,257	\$	3,257	\$	-	\$	-
3/31/2007	\$	3,883	\$	3,883	\$	3,883	\$	-	\$	-
12/31/2006	\$	5,071	\$	5,071	\$	5,071	\$	-	\$	-

- B. Risk Sharing Receivables

Not Applicable.

28. Participating Policies

For the reporting year ended 2008, premiums under individual and group life participating policies were \$66,224, or 0.95% of total individual and group life premiums earned. The Company accrues dividends when declared by the Board of Directors. The Company paid dividends in the amount of \$150,251 to policyholders, and did not allocate any additional income to policyholders.

The Company does not have any participating accident & health policies.

29. Premium Deficiency Reserves

As of December 31, 2008, the Company had no liabilities related to premium deficiency reserves. The Company did not consider anticipated investment income when calculating its premium deficiency reserves. The Company did recognize the time value of money by discounting future losses at an annual interest rate of 1.5 percent.

NOTES TO FINANCIAL STATEMENTS

30. Reserves for Life Contracts and Annuity Contracts

- a. The Company waives deduction of deferred fractional premium upon death of the insured and returns any portion of the final premium beyond the month of death. The Company has certain surrender values in excess of the legally computed reserves which are included in the various lines of Exhibit 5.
- b. The method used in the valuation of substandard policies is based on the normal tabular reserves plus one half of the annual substandard extra premium.
- c. As of December 31, 2008, the Company had no life insurance in force for which the gross premiums were less than the net premiums according to the standard valuation set by the State of Wisconsin.
- d. Tabular Interest (Page 7, Line 4) has been determined by formula as described in the instructions for Page 7.

Tabular Less Actual Reserve Released (Page 7, Line 5) has been determined by formula as described in the instructions for Page 7.

Tabular Cost (Page 7, Line 9) has been determined by formula as described in the instructions for Page 7.

- e. For the determination of Investment Earnings on funds not involving life contingencies under Exhibit 7, Line 3, for each valuation rate of interest the tabular interest is calculated as one-hundredth of the product of such valuation rate of interest times the mean of the amount of funds subject to such valuation rate of interest held at the beginning and end of the year of valuation. The total amount of all such products is entered under Exhibit 7, Line 3.

31. Analysis of Annuity Actuarial Reserves and Deposit Liabilities by Withdrawal Characteristics

Included in the following analysis are actuarial reserves for annuities, other than disability annuities, and deposit liabilities. The Company has annuities and supplementary contracts with life contingencies (Exhibit 5), and supplementary contracts without life contingencies (Exhibit 7). The Company has no Separate Accounts.

Reserves have been separated by withdrawal characteristics. Total annuity reserves, net of reinsurance, are zero.

Withdrawal Characteristics of Annuity Actuarial Reserves and Deposit-type Contract Funds
and Other Liabilities Without Life or Disability Contingencies

	(1) Amount	(2) % of Total
A. Subject to discretionary withdrawal:		
(1) With fair value adjustment	\$	
(2) At book value less surrender charge		
(3) At fair value		
(4) Total with adjustment or at market value (Total of 1 through 3)		
(5) At book value without adjustment (minimal or no charge or adjustment)	101,378,400	92.3%
B. Not subject to discretionary withdrawal	8,596,157	7.7%
C. Total (gross)	\$ 109,974,557	100.0%
D. Reinsurance ceded	\$ 109,974,557	100.0%
E. Total (net)* (C) - (D)	\$ -	.0%

* Reconciliation of total annuity actuarial reserves and deposit fund liabilities

F. Life & Accident & Health Annual Statement		
1. Exhibit 5, Annuities Section, Total (net)	\$	-
2. Exhibit 5, Supplementary Contracts With Life Contingencies Section, Total (net)		-
3. Exhibit 7, Deposit Type Contracts, line 14, Column 1		-
4. Subtotal	\$	-
Separate Accounts Annual Statement		
5. Exhibit 3, Line 299999, Column 2	\$	-
6. Exhibit 3, Line 399999, Column 2		-
7. Policyholder dividend and coupon accumulations		-
8. Policyholder premiums		-
9. Guaranteed interest contracts		-
10. Other contract deposit funds		-
11. Subtotal		-
12. Combined Total	\$	-

32. Premium and Annuity Considerations Deferred and Uncollected

The Company has no deferred life insurance premiums and no deferred and uncollected annuity considerations as of December 31, 2008.

33. Separate Accounts

Not Applicable.

NOTES TO FINANCIAL STATEMENTS

34. Loss/Claim Adjustment Expenses

The balance in the liability for unpaid accident and health claim adjustment expenses as of December 31, 2007 and December 31, 2008 was \$481,000 and \$325,000, respectively. HumanaDental Insurance Company incurred \$5.3 million and paid \$5.5 million of claim adjustment expenses in calendar year 2008, of which \$425,000 of the paid amount was attributable to insured or covered events of prior years. The Company did not increase or decrease the provision for insured events of prior years. HumanaDental Insurance Company did not reduce the liability for unpaid claims/losses for estimated salvage and subrogation.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

Yes [X] No []
- 1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes [X] No [] NA []
- 1.3

State Regulating?

Wisconsin
- 2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [] No [X]
- 2.2

If yes, date of change:
- 3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2005
- 3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2005
- 3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

04/11/2007
- 3.4

By what department or departments?

Wisconsin Department of Insurance
- 3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments?

Yes [X] No [] NA []
- 3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes [X] No [] NA []
- 4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11

sales of new business?

Yes [] No [X]
- 4.12

renewals?

Yes [] No [X]
- 4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21

sales of new business?

Yes [] No [X]
- 4.22

renewals?

Yes [] No [X]
- 5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes [] No [X]
- 5.2

If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [] No [X]
- 6.2

If yes, give full information
- 7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [] No [X]
- 7.2

If yes,
- 7.21

State the percentage of foreign control
- 7.22

State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney - in - fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney - in - fact).

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [] No [X]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms?.....

Yes [] No [X]
- 8.4

If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1	2	3	4	5	6	7
Affiliate Name	Location (City, State)	FRB	OCC	OTS	FDIC	SEC

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
PricewaterhouseCoopers LLC, 500 West Main, Suite 1800, Louisville, Kentucky 40202-4265
10.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?.....
Frank Murray Amrine, Actuarial Director and Appointed Actuary, 500 West Main Street, Louisville, KY 40202
- 11.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes [] No [X]

11.11

Name of real estate holding company

11.12

Number of parcels involved.....

11.13

Total book/adjusted carrying value..... \$.....
- 11.2

If yes, provide explanation
12.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 12.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 12.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [] No []
- 12.3

Have there been any changes made to any of the trust indentures during the year?

Yes [] No []
- 12.4

If answer to (12.3) is yes, has the domiciliary or entry state approved the changes?

Yes [] No [] NA [X]
- 13.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [X] No []

a.

Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

b.

Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

c.

Compliance with applicable governmental laws, rules and regulations;

d.

The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

e.

Accountability for adherence to the code.
- 13.11

If the response to 13.1 is No, please explain:
- 13.2

Has the code of ethics for senior managers been amended?.....

Yes [] No [X]
- 13.21

If the response to 13.2 is Yes, provide information related to amendment(s).
- 13.3

Have any provisions of the code of ethics been waived for any of the specified officers?.....

Yes [] No [X]
- 13.31

If the response to 13.3 is Yes, provide the nature of any waiver(s).

BOARD OF DIRECTORS

14.

Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?

Yes [X] No []
15.

Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?

Yes [X] No []
16.

Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?.....

Yes [X] No []

GENERAL INTERROGATORIES
FINANCIAL

17.

Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?

Yes [] No [X]

18.1

Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

18.11

To directors or other officers

\$

18.12

To stockholders not officers

\$

18.13

Trustees, supreme or grand (Fraternal only)

\$

18.2

Total amount of loans outstanding at end of year (inclusive of Separate Accounts, exclusive of policy loans):

18.21

To directors or other officers

\$

18.22

To stockholders not officers

\$

18.23

Trustees, supreme or grand (Fraternal only)

\$

19.1

Were any assets reported in the statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?

Yes [] No [X]

19.2

If yes, state the amount thereof at December 31 of the current year:

19.21

Rented from others

\$

19.22

Borrowed from others

\$

19.23

Leased from others

\$

19.24

Other

\$

20.1

Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments?

Yes [X] No []

20.2

If answer is yes:

20.21

Amount paid as losses or risk adjustment

\$

20.22

Amount paid as expenses

\$

163,110

20.23

Other amounts paid

\$

21.1

Does the reporting entity report any amounts due from the parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [X] No []

21.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$

119,881

INVESTMENT

22.1

Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 22.3).

Yes [X] No []

22.2

If no, give full and complete information relating thereto:

22.3

For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 16 where this information is also provide)

See Below

22.4

Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions?

Yes [X] No []

22.5

If answer to 22.4 is YES, report amount of collateral

\$

6,017,990

22.6

If answer to 22.4 is NO, report amount of collateral.

\$

23.1

Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 19.1 and 22.3)

Yes [X] No []

23.2

If yes, state the amount thereof at December 31 of the current year:

23.21

Subject to repurchase agreements

\$

23.22

Subject to reverse repurchase agreements

\$

23.23

Subject to dollar repurchase agreements

\$

23.24

Subject to reverse dollar repurchase agreements

\$

23.25

Pledged as collateral

\$

23.26

Placed under option agreements

\$

23.27

Letter stock or securities restricted as to sale

\$

6,017,317

23.28

On deposit with state or other regulatory body

\$

6,561,947

23.29

Other

\$

23.3

For category (23.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount
Securities Lending	FEDERAL HOME LOAN MTGE CO	17,317
Securities Lending	TREASURY BILL	6,000,000

24.1

Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes [] No [X]

24.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? If no, attach a description with this statement.

Yes [] No [] NA [X]

25.1

Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes [] No [X]

25.2

If yes, state the amount thereof at December 31 of the current year.

\$

GENERAL INTERROGATORIES

26. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 3, III Conducting Examinations, F - Custodial or Safekeeping agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

26.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

<div>1</div> <div>Name of Custodian(s)</div>	<div>2</div> <div>Custodian's Address</div>
JP Morgan Chase.....	4 New York Plaza, 15th Floor, New York, NY. 10004-2413 Attn: Herb Spaulding.....

26.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

<div>1</div> <div>Name(s)</div>	<div>2</div> <div>Location(s)</div>	<div>2</div> <div>Complete Explanation(s)</div>
.....
.....

26.03 Have there been any changes, including name changes, in the custodian(s) identified in 26.01 during the current year? Yes [] No [X]

26.04 If yes, give full and complete information relating thereto:

<div>1</div> <div>Old Custodian</div>	<div>2</div> <div>New Custodian</div>	<div>3</div> <div>Date of Change</div>	<div>4</div> <div>Reason</div>
.....

26.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

<div>1</div> <div>Central Registration Depository Number(s)</div>	<div>2</div> <div>Name</div>	<div>2</div> <div>Address</div>
107105.....	Blackrock, Inc.....	40 East 52nd Street, New York, NY 10022.....

27.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])?..... Yes [] No [X]

27.2 If yes, complete the following schedule:

<div>1</div> <div>CUSIP #</div>	<div>2</div> <div>Name of Mutual Fund</div>	<div>3</div> <div>Book/Adjusted Carrying Value</div>
.....
.....
27.2999 TOTAL		0

27.3 For each mutual fund listed in the table above, complete the following schedule:

<div>1</div> <div>Name of Mutual Fund (from above table)</div>	<div>2</div> <div>Name of Significant Holding Of the Mutual Fund</div>	<div>3</div> <div>Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding</div>	<div>4</div> <div>Date of Valuation</div>
.....
.....

GENERAL INTERROGATORIES

28. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-) or Fair Value over Statement (+)
28.1 Bonds.....	88,441,122	87,903,153	(537,969)
28.2 Preferred stocks.....	349,160	349,160	0
28.3 Totals	88,790,282	88,252,313	(537,969)

28.4 Describe the sources or methods utilized in determining the fair values:

Fair value of actively traded debt and equity securities are based on quoted market prices. Fair Value of inactively traded debt securities are based on quoted market prices of identical or similar securities or based on observable inputs like interest r.....

29.1 Have all the filing requirements of the *Purposes and Procedures Manual* of the NAIC Securities Valuation Office been followed? Yes [X] No []

29.2 If no, list exceptions:

OTHER

30.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?.....\$117,295

30.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
.....
.....
.....

31.1 Amount of payments for legal expenses, if any?.....\$72,609

31.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
.....
.....
.....

32.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?.....\$

32.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
.....
.....
.....

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [] No [X]

1.2

If yes, indicate premium earned on U. S. business only

\$ 0

1.3

What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$

1.31

Reason for excluding

1.4

Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.

\$

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

\$ 0

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$ 0

1.62

Total incurred claims

\$ 0

1.63

Number of covered lives

0

All years prior to most current three years:

1.64

Total premium earned

\$ 0

1.65

Total incurred claims

\$ 0

1.66

Number of covered lives

0

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$ 0

1.72

Total incurred claims

\$ 0

1.73

Number of covered lives

0

All years prior to most current three years:

1.74

Total premium earned

\$ 0

1.75

Total incurred claims

\$ 0

1.76

Number of covered lives

0

2. Health Test:

			1		2
			Current Year		Prior Year
2.1	Premium Numerator	\$	296,427,719	\$	301,725,155
2.2	Premium Denominator	\$	296,427,719	\$	301,725,155
2.3	Premium Ratio (2.1/2.2)		1.000		1.000
2.4	Reserve Numerator	\$	15,884,038	\$	13,343,462
2.5	Reserve Denominator	\$	15,881,643	\$	13,339,984
2.6	Reserve Ratio (2.4/2.5)		1.000		1.000

3.1

Does this reporting entity have Separate Accounts?

Yes [] No [X]

3.2

If yes, has a Separate Accounts statement been filed with this Department?

Yes [] No [] NA [X]

3.3

What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?

\$

3.4

State the authority under which Separate Accounts are maintained:

3.5

Was any of the reporting entity's Separate Accounts business reinsured as of December 31?

Yes [] No []

3.6

Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?

Yes [] No []

3.7

If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?

\$

4.1

Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?

Yes [X] No []

4.2

Net reimbursement of such expenses between reporting entities:

4.21

Paid:

\$ 22,385,055

4.22

Received:

\$

5.1

Does the reporting entity write any guaranteed interest contracts?

Yes [] No [X]

5.2

If yes, what amount pertaining to these items is included in:

5.21

Page 3, Line 1

\$

5.22

Page 4, Line 1

\$

6.

For stock reporting entities only:

6.1

Total amount paid in by stockholders as surplus funds since organization of the reporting entity:

\$ 15,000,000

7.

Total dividends paid stockholders since organization of the reporting entity:

7.11

Cash:

\$ 45,000,000

7.12

Stock:

\$

21

GENERAL INTERROGATORIES

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]

Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

8.2 If yes, has the reporting entity completed the Workers Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1	2	3
	Reinsurance	Reinsurance	Net
	Assumed	Ceded	Retained
8.31	Earned premium.....		
8.32	Paid claims.....		
8.33	Claim liability and reserve (beginning of year).....		
8.34	Claim liability and reserve (end of year).....		
8.35	Incurred Claims.....		

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column 1 are:

	Attachment	1	2
	Point	Earned	Claim Liability
		Premium	And Reserve
8.41	<\$25,000	.....	.....
8.42	\$25,000 – 99,999	.....	.....
8.43	\$100,000 – 249,999	.....	.....
8.44	\$250,000 – 999,999	.....	.....
8.45	\$1,000,000 or more	.....	.....

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools? \$.

9.1 Does the company have variable annuities with guaranteed benefits? Yes [] No [X]

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

Type		3	4	5	6	7	8	9
1	2	Waiting Period Remaining	Account Value Related to Col.3	Total Related Account Values	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserved Credit
Guaranteed Death Benefits	Guaranteed Living Benefits							
.....							
.....

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.
Show amounts of life insurance in this exhibit in thousands (OMIT \$000)

	1 2008	2 2007	3 2006	4 2005	5 2004
<u>Life Insurance in Force</u> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	569,343	601,488	646,146	690,253	733,598
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	190,898	210,299	228,391	252,599	277,102
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	0	0	0	0	0
5. Industrial (Line 21, Col. 2)	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	760,241	811,787	874,537	942,852	1,010,700
<u>New Business Issued</u> (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	0	0	0	0	0
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	0	0	0	0	0
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	0	0	0	0	0
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	0	0	0	0	0
<u>Premium Income - Lines of Business</u> (Exhibit 1 – Part 1)					
14. Industrial life (Line 20.4, Col. 2)	0	0	0	0	0
15.1 Ordinary life insurance (Line 20.4, Col. 3)	0	0	0	0	0
15.2 Ordinary individual annuities (Line 20.4, Col. 4)	0	0	0	0	0
16. Credit life, (group and individual) (Line 20.4, Col. 5)	0	0	0	0	0
17.1 Group life insurance (Line 20.4, Col. 6)	0	0	0	0	0
17.2 Group annuities (Line 20.4, Col. 7)	0	0	0	0	0
18.1 A & H-group (Line 20.4, Col. 8)	280,983,073	291,931,393	1,637,248	1,410,677	0
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)	0	0	0	0	0
18.3 A & H-other (Line 20.4, Col. 10)	15,444,646	9,793,762	275,536,812	248,335,881	204,974,465
19. Aggregate of all other lines of business (Line 20.4,Col. 11)	0	0	0	0	0
20. Total	296,427,719	301,725,154	277,174,060	249,746,558	204,974,465
<u>Balance Sheet</u> (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 24, Col. 3)	93,909,031	96,610,859	90,382,454	92,227,902	77,088,949
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	30,119,319	30,980,747	26,482,664	29,836,376	19,713,467
23. Aggregate life reserves (Page 3, Line 1)	0	0	0	0	0
24. Aggregate A & H reserves (Page 3, Line 2)	225,099	166,799	150,695	44,233	0
25. Deposit-type contract funds (Page 3, Line 3)	0	0	0	0	0
26. Asset valuation reserve (Page 3, Line 24.1)	69,043	210,390	154,247	87,832	44,954
27. Capital (Page 3, Lines 29 & 30)	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000
28. Surplus (Page 3, Line 37)	61,189,712	63,030,112	61,299,790	59,791,526	54,775,482
<u>Cash Flow (Page 5)</u>					
29. Net cash from operations (Line 11)	25,552,296	27,189,912	18,632,701	25,454,145	21,381,706
<u>Risk-Based Capital Analysis</u>					
30. Total adjusted capital	63,858,755	65,840,502	64,054,037	62,479,358	57,420,436
31. Authorized control level risk - based capital	7,780,340	8,710,340	8,287,199	7,812,631	1,507,914
<u>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</u> (Page 2, Col. 3) (Line No. / Page 2, Line 10, Col. 3) x 100.0					
32. Bonds (Line 1)	81.6	82.1	94.4	70.2	68.7
33. Stocks (Lines 2.1 and 2.2)	3.3	0.8	0.9	0.0	0.0
34. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short - term investments (Line 5)	15.1	17.1	4.7	28.9	31.3
37. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
38. Other invested assets (Line 7)	0.0	0.0	0.0	0.0	0.0
39. Receivables for securities (Line 8)	0.0	0.0	0.0	0.9	0.0
40. Aggregate write-ins for invested assets (Line 9)	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2008	2 2007	3 2006	4 2005	5 2004
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Sch. D Summary, Line 25, Col. 1) .....	.0	.0	.0	.0	.0
43. Affiliated preferred stocks (Sch. D Summary, Line 39, Col. 1) .....	.0	.0	.0	.0	.0
44. Affiliated common stocks (Sch. D Summary, Line 53, Col. 1) .....	.0	.0	.0	.0	.0
45. Affiliated short-term investments (subtotal included in Schedule DA, Verification, Col. 5, Line 10) .....	.0	.0	.0	.0	.0
46. Affiliated mortgage loans on real estate .....	.0	.0	.0	.0	.0
47. All other affiliated		0	0	0	0
48. Total of above Lines 42 to 47 .....	.0	.0	.0	.0	.0
Total Nonadmitted and Admitted Assets					
49. Total nonadmitted assets (Page 2, Line 26, Col. 2)	2,974,371	2,093,034	1,926,674	2,261,630	1,876,122
50. Total admitted assets (Page 2, Line 26, Col. 3)	93,909,031	96,610,859	90,382,454	92,227,902	77,088,949
Investment Data					
51. Net investment income (Exhibit of Net Investment Income)	3,960,341	3,957,026	3,703,429	2,610,265	1,460,591
52. Realized capital gains (losses) .....		.0	.0	.0	.0
53. Unrealized capital gains (losses)		0	0	0	0
54. Total of above Lines 51, 52 and 53	3,960,341	3,957,026	3,703,429	2,610,265	1,460,591
Benefits and Reserve Increase (Page 6)					
55. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col.1 minus Lines 10, 11, 12, 13, 14, and 15, Cols. 9, 10 and 11) .....	.0	.0	.0	.0	.0
56. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)	198,822,132	205,946,583	191,057,738	172,591,561	139,072,803
57. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 & 3 ) .....	.0	.0	.0	.0	.0
58. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11) .....	.0	.900	.100	44,233	.0
59. Dividends to policyholders (Line 30, Col. 1) .....	.0	.0	.0	.0	.0
Operating Percentages					
60. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/ (Page 6, Col.1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00	18.5	19.2	17.9	16.8	17.2
61. Lapse percent (ordinary only). [(Exhibit of Life Insurance, Column 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Column 4, Lines 1 & 21)] x 100.00 .....	.5.4	.6.2	.6.3	.5.8	.5.2
62. A & H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)	67.3	68.7	69.4	69.8	68.5
63. A & H cost containment percent (Schedule H, Part 1, Line 4, Col. 2) .....	.0.2	.0.4	.0.4	.0.7	.0.7
64. A & H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2)	21.2	21.7	20.3	18.8	19.4
A & H Claim Reserve Adequacy					
65. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)	12,101,324	14,338,198	113,478	.0	.0
66. Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2 Col. 2)	12,852,090	463,670	882,708	.0	.0
67. Incurred losses on prior years' claims-health other than group (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 2)	169,488	179,037	16,824,486	14,061,615	9,844,887
68. Prior years' claim liability and reserve-health other than group (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 2)	322,096	14,474,089	18,247,575	14,982,834	10,685,895
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
69. Industrial life (Col. 2) .....	.0	.0	.0	.0	.0
70. Ordinary - life (Col. 3) .....	.0	.0	.0	.0	.0
71. Ordinary - individual annuities (Col. 4) .....	.0	.0	.0	.0	.0
72. Ordinary-supplementary contracts (Col. 5) .....	.0	.0	.0	.0	.0
73. Credit life (Col. 6) .....	.0	.0	.0	.0	.0
74. Group life (Col. 7) .....	.0	.0	.0	.0	.0
75. Group annuities (Col. 8) .....	.0	.0	.0	.0	.0
76. A & H-group (Col. 9)	21,230,497	20,435,275	26,251	(885,855)	.0
77. A & H-credit (Col. 10) .....	.0	.0	.0	.0	.0
78. A & H-other (Col. 11)	2,507,807	2,066,430	21,229,920	21,223,327	17,719,437
79. Aggregate of all other lines of business (Col. 12)	0	0	0	0	0
80. Total (Col. 1)	23,738,304	22,501,706	21,256,171	20,337,472	17,719,437

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR				
	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends .....	.XXX		.XXX	3,112
25. Other paid-up insurance			4,937	10,655
26. Debit ordinary insurance	XXX	XXX	0	0

ADDITIONAL INFORMATION ON ORDINARY INSURANCE				
	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
Term Insurance Excluding Extended Term Insurance				
27. Term policies - decreasing .....			.411	3,662
28. Term policies - other			1,039	59,911
29. Other term insurance - decreasing .....	.XXX		.XXX	26,126
30. Other term insurance .....	.XXX		.XXX	91,930
31. Totals (Lines 27 to 30) .....	.0	.0	1,450	181,629
Reconciliation to Lines 2 and 21:				
32. Term additions .....	.XXX		.XXX	3,107
33. Totals, extended term insurance .....	.XXX	XXX	.960	6,162
34. Totals, whole life and endowment			25,235	569,343
35. Total (Lines 31 to 34)	0	0	27,645	760,241

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS				
	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary			756,199	4,041
38. Credit Life (Group and Individual)				
39. Group				
40. Totals (Lines 36 to 39)	0	0	756,199	4,041

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE				
	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies .....	.XXX		.XXX	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX		XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

ADDITIONAL ACCIDENTAL DEATH BENEFITS	
46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	22,981

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE	
47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above	
47.1	
47.2	

POLICIES WITH DISABILITY PROVISIONS								
Disability Provision	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium .....			.9,329	20,608				
49. Disability Income .....			.244	2,253				
50. Extended Benefits .....			.XXX	XXX				
51. Other .....			.0	0				
52. Total	0 ^(b)	0	9,573 ^(b)	22,861	0 ^(b)	0	0 ^(b)	0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)
(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES,
INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR
SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH
AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	92	470	0	0
2. Issued during year	4	8		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	96	478	0	0
Deductions during year:				
6. Decreased (net)	0	23		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	0	23	0	0
9. In force end of year	96	455	0	0
10. Amount on deposit	(a)		(a)	
11. Income now payable	274,441	680,823		
12. Amount of income payable	(a)	(a)	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	178	3,258	0	0
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	178	3,258	0	0
Deductions during year:				
6. Decreased (net)	12	206		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	12	206	0	0
9. In force end of year	166	3,052	0	0
Income now payable:				
10. Amount of income payable	(a) 449,789	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 100,476,205	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a)	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	1	49,041	0	0	199	49,041
2. Issued during year						
3. Reinsurance assumed		XXX		XXX		XXX
4. Increased during year (net)		XXX	0	XXX	199	XXX
5. Totals (Lines 1 to 4)	1	XXX	0	XXX	199	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	1	XXX		XXX	19	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Total (Lines 6 to 8)	1	XXX	0	XXX	19	XXX
10. In force end of year	0	(a)	0	(a)	180	(a) 45,112

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	0	0
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	0	0
Deductions during year:		
6. Decreased (net)		
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	0	0
9. In force end of year	0	0
10. Amount of account balance	(a)	(a)

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

SCHEDULE T—PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

		1	Direct Business Only					
			Life Contracts		4	5	6	7
			2	3				
States, Etc.		Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 Through 5	Deposit-Type Contracts
1. Alabama	AL	L	48,880	30,387	724,968	0	804,235	0
2. Alaska	AK	L	2,401	40	1,163,744	0	1,166,185	0
3. Arizona	AZ	L	37,998	9,531	10,247,662	0	10,295,191	0
4. Arkansas	AR	L	26,584	17,982	333,335	0	377,901	0
5. California	CA	L	273,286	89,799	40,882,834	0	41,245,919	0
6. Colorado	CO	L	26,609	17,158	15,145,554	0	15,189,321	0
7. Connecticut	CT	L	10,960	6,145	757	0	17,862	0
8. Delaware	DE	L	12,679	6,477	9,961	0	29,117	0
9. District of Columbia	DC	L	86,382	12,512	826,629	0	925,523	0
10. Florida	FL	L	466,122	107,183	17,385,206	0	17,958,511	0
11. Georgia	GA	L	134,833	39,266	12,770,837	0	12,944,936	0
12. Hawaii	HI	L	2,698	65,669	0	0	68,367	0
13. Idaho	ID	L	2,661	1,210	452,201	0	456,072	0
14. Illinois	IL	L	266,209	159,603	30,009,153	0	30,434,965	0
15. Indiana	IN	L	260,373	35,831	7,108,510	0	7,404,714	0
16. Iowa	IA	L	21,188	11,010	130,522	0	162,720	0
17. Kansas	KS	L	4,944	13,358	3,287,157	0	3,305,459	0
18. Kentucky	KY	L	55,881	23,972	4,325	0	84,178	0
19. Louisiana	LA	L	30,376	5,017	7,142,240	0	7,177,633	0
20. Maine	ME	N	2,885	2,250	405	0	5,540	0
21. Maryland	MD	L	834,184	462,916	3,153,244	0	4,450,344	0
22. Massachusetts	MA	L	227,909	63,604	195,213	0	486,726	0
23. Michigan	MI	L	436,571	121,359	13,677,992	0	14,235,922	0
24. Minnesota	MN	L	124,087	5,819	3,090,445	0	3,220,351	0
25. Mississippi	MS	L	26,252	4,661	2,358,265	0	2,389,178	0
26. Missouri	MO	L	27,679	33,548	7,036,930	0	7,098,157	0
27. Montana	MT	L	4,805	880	51	0	5,736	0
28. Nebraska	NE	L	16,907	5,656	358,487	0	381,050	0
29. Nevada	NV	L	17,101	2,011	5,448,897	0	5,468,009	0
30. New Hampshire	NH	L	28,305	8,544	22	0	36,871	0
31. New Jersey	NJ	L	394,813	155,402	1,958	0	552,173	0
32. New Mexico	NM	L	4,504	1,014	858,197	0	863,715	0
33. New York	NY	N	25,612	9,454	1,828	0	36,894	0
34. North Carolina	NC	L	189,929	32,944	4,027,384	0	4,250,257	0
35. North Dakota	ND	L	439	0	958,688	0	959,127	0
36. Ohio	OH	L	970,708	305,457	16,622,211	0	17,898,376	0
37. Oklahoma	OK	L	4,345	2,093	2,269,674	0	2,276,112	0
38. Oregon	OR	L	8,554	517	861	0	9,932	0
39. Pennsylvania	PA	L	370,863	241,561	2,192,136	0	2,804,560	0
40. Rhode Island	RI	L	7,686	2,990	0	0	10,676	0
41. South Carolina	SC	L	49,793	19,376	418,417	0	487,586	0
42. South Dakota	SD	L	6,255	295	247,519	0	254,069	0
43. Tennessee	TN	L	63,247	25,385	5,476,162	0	5,564,794	0
44. Texas	TX	L	111,693	99,874	48,554,568	0	48,766,135	0
45. Utah	UT	L	16,195	4,225	3,683,866	0	3,704,286	0
46. Vermont	VT	L	2,034	1,232	186	0	3,452	0
47. Virginia	VA	L	134,840	53,034	7,161,476	0	7,349,350	0
48. Washington	WA	L	10,252	2,258	1,962	0	14,472	0
49. West Virginia	WV	L	14,554	3,251	679,432	0	697,237	0
50. Wisconsin	WI	L	820,115	183,202	17,865,417	0	18,868,734	0
51. Wyoming	WY	L	4,312	195	98,163	0	102,670	0
52. American Samoa	AS	N	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0
54. Puerto Rico	PR	N	184	0	0	0	184	0
55. US Virgin Islands	VI	N	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0
57. Canada	CN	N	416	255	0	0	671	0
58. Aggregate Other Alien	OT	XXX	5,775	298	0	0	6,073	0
59. Subtotal	(a)	49	6,734,867	2,507,710	294,065,651	0	303,308,228	0
90. Reporting entity contributions for employee benefits plans	XXX		0	0	0	0	0	
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX		116,742	0	0	0	116,742	
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX		0	0	0	0	0	
93. Premium or annuity considerations waived under disability or other contract provisions	XXX		107,393	0	359	0	107,752	
94. Aggregate of other amounts not allocable by State	XXX		0	0	0	0	0	0
95. Totals (Direct Business)	XXX		6,959,002	2,507,710	294,066,010	0	303,532,722	0
96. Plus Reinsurance Assumed	XXX						0	
97. Totals (All Business)	XXX		6,959,002	2,507,710	294,066,010	0	303,532,722	0
98. Less Reinsurance Ceded	XXX		6,959,002	2,507,710	46,263		9,512,975	
99. Totals (All Business) less Reinsurance Ceded	XXX		0	0	(b) 294,019,747	0	294,019,747	0
DETAILS OF WRITE-INS								
5801. MISCELLANEOUS	XXX		5,775	298	0	0	6,073	0
5802.	XXX							
5803.	XXX							
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0
5899. Totals (Lines 5801 through 5803 plus 5898)(Line 58 above)	XXX		5,775	298	0	0	6,073	0
9401.	XXX							
9402.	XXX							
9403.	XXX							
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX		0	0	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		0	0	0	0	0	0

Explanation of basis of allocation by states, etc., of premiums and annuity considerations

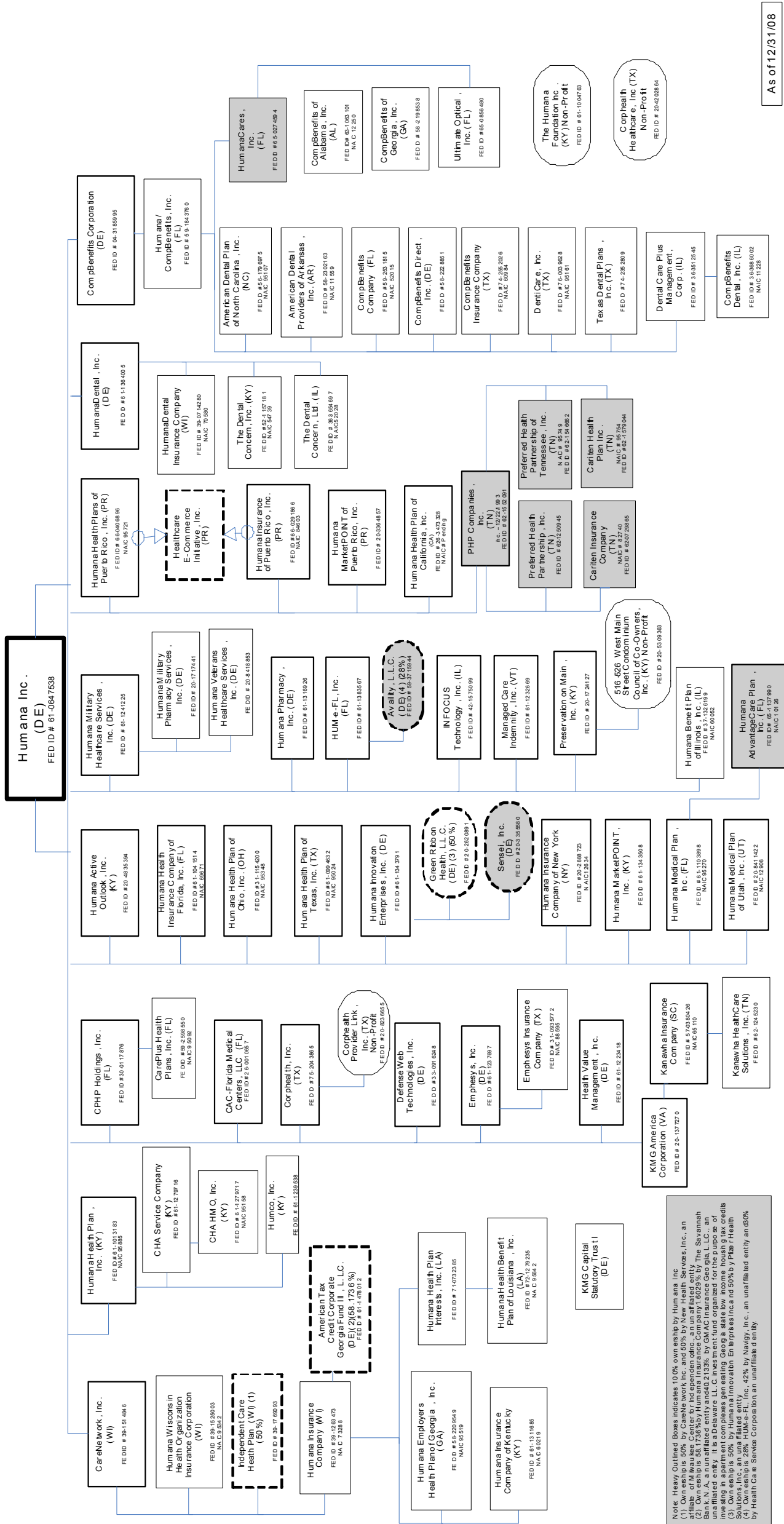
Group premiums are allocated based upon the location where the group business is sold. Premiums sold on an individual basis are reported based upon the state of residence.

(a) Insert the number of L responses except for Canada and Other Alien.

(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9 and 10, or with Schedule H, Part 1, Line 1, indicate which: .

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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(http://www.naic.org/committees_e_app_blanks.htm)

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